

Advancing Together, Driving Collaborative Growth

2024

Laporan Tahunan
Annual Report

PT Bank Ina Perdana Tbk

Advancing Together, Driving Collaborative Growth



Pada tahun 2024, PT Bank Ina Perdana Tbk secara aktif memperkuat semangat kebersamaan dan sinergi sebagai fondasi utama bagi kemajuan perusahaan. Bank terus mendorong kolaborasi lintas unit, mengoptimalkan teknologi digital, serta memperluas jaringan layanan guna mendukung pertumbuhan yang inklusif. Selain bertumpu pada inovasi dan strategi internal, Bank juga mempererat hubungan dengan nasabah, mitra bisnis, regulator, dan seluruh pemangku kepentingan.

Pendekatan kolaboratif dalam menciptakan nilai jangka panjang ini selaras dengan prinsip *environmental, social, and governance* (ESG). Melalui kerja sama yang solid, Bank INA mendorong berbagai inisiatif berkelanjutan, seperti literasi keuangan, layanan inklusif, transformasi digital yang bertanggung jawab, serta tata kelola yang transparan. Dengan mengedepankan kolaborasi dan pertumbuhan bersama, Bank semakin mempertegas komitmen untuk menjadi bank *hybrid* yang adaptif, berintegritas, dan memberikan dampak positif bagi ekosistem keuangan nasional.

In 2024, PT Bank Ina Perdana Tbk actively strengthened the spirit of togetherness and synergy as the main foundation for the Company's progress. The Bank continued to promote cross-unit collaboration, optimize digital technology, and expand its service network to support inclusive growth. In addition to focusing on innovation and internal strategies, the Bank also strengthened its relationships with customers, business partners, regulators, and all stakeholders.

This collaborative approach to creating long-term value aligns with environmental, social, and governance (ESG) principles. Through solid cooperation, Bank INA promotes various sustainable initiatives, such as financial literacy, inclusive services, responsible digital transformation, and transparent governance. By prioritizing collaboration and shared growth, the Bank further affirms its commitment to becoming a hybrid bank that is adaptive, operates with integrity, and delivers a positive impact on the national financial ecosystem.



► **2023**

Navigating Sustainable Growth Through Digital Innovation and Customer Engagement Excellence

PT Bank Ina Perdana Tbk terus berupaya untuk mengembangkan bisnis yang *sustainable* melalui berbagai inovasi, solusi, dan produk digital yang didukung layanan nasabah yang prima dan andal. Bank INA melakukan terobosan yang inovatif ditandai dengan peluncuran Layanan Bina Digital, termasuk Pinjaman Digital Bina. Selain itu, Bank INA juga terus mendorong pertumbuhan kinerja operasional dan keuangan Bank, terutama pada penyaluran kredit di segmen UMKM dan komersial.

PT Bank Ina Perdana Tbk consistently develops a sustainable business through various innovations, solutions, and digital products, which are supported by excellent and reliable customer services. Bank INA made an innovative breakthrough, marked by the launching of Bina Digital Services, including Bina Digital Loans. Furthermore, Bank INA also constantly encourages its operational and financial performance growth, especially in lending to MSME and commercial segments.

Sanggahan dan Batasan Tanggung Jawab **Disclaimer and Limitation of Liability**

Laporan Tahunan 2024 PT Bank Ina Perdana Tbk (yang selanjutnya disebut “Bank INA” atau “Bank”) disusun berdasarkan Peraturan Otoritas Jasa Keuangan No. 29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik serta Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. Muatan konten laporan ini sesuai dengan Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik dan kriteria *Annual Report Award*.

Laporan ini memuat informasi terkait prinsip-prinsip keberlanjutan dalam seluruh aspek bisnis yang dijalankan serta kinerja ekonomi, sosial, dan lingkungan Bank selama periode 1 Januari 2024 hingga 31 Desember 2024, disertai dengan perbandingan kinerja tahun-tahun sebelumnya. Selain itu, Laporan Tahunan ini juga menyajikan informasi terkait proyeksi kerja Bank di tahun selanjutnya yang disusun berdasarkan

The 2024 Annual Report of PT Bank Ina Perdana Tbk (hereinafter referred to as “Bank INA” or the “Bank”) was prepared based on Financial Services Authority Regulation No. 29/POJK.04/2016 on Annual Reports of Issuers or Public Companies and Financial Services Authority Regulation No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies. The content of this report is in accordance with the Financial Services Authority Circular No. 16/SEOJK.04/2021 on the Form and Content of Annual Reports of Issuers or Public Companies and the criteria for the Annual Report Award.

This report contains information regarding the sustainability principles in all aspects of business carried out as well as the economic, social, and environmental performance of the Bank during the period of January 1, 2024, to December 31, 2024, accompanied by a comparison of previous years' performance. This Annual Report also presents information related to the Bank's work projections in the following year



► 2022

Pursuing Prudent and Effective Growth

Pertumbuhan dan keberlanjutan usaha yang sehat dan berdaya tahan menjadi fokus sasaran setiap entitas usaha, termasuk PT Bank Ina Perdana Tbk (Bank INA). Dalam meraihnya, Bank INA terus meningkatkan kualitas implementasi GCG yang menjadi dasar pertumbuhan perbankan yang sehat. Demikian pula halnya dengan penguatan ekosistem digital dan sistem teknologi informasi, serta pengembangan produk dan layanan prima yang memenuhi harapan nasabah menjadi strategi yang difokuskan di sepanjang tahun. Bank INA meyakini bahwa pengelolaan yang tepat dan bertanggung jawab ini tidak hanya membawa keuntungan bagi internal perusahaan, tetapi juga memampukan Bank untuk dapat terus memberikan nilai dan manfaat bagi pertumbuhan bersama para pemangku kepentingan.

Sound and resilient business growth and sustainability are the focus of every business entity's target, including PT Bank Ina Perdana Tbk (Bank INA). To achieve such, Bank INA continues to improve the GCG implementation quality, which is the basis for sound banking growth. Likewise, strengthening digital ecosystem and information technology system, as well as developing excellent products and services that meet customer expectations are the focuses of our strategies throughout the year. Bank INA believes that proper and responsible management not only brings internal benefits to the Company, but also enables the Bank to keep providing value and benefits for mutual growth with stakeholders.

pernyataan-pernyataan prospektif dan berbagai asumsi mengenai kondisi mendatang Bank, serta lingkungan bisnis yang terkait, sehingga dapat mengakibatkan perkembangan aktual secara material berbeda dari yang dilaporkan. Oleh karena itu, Bank mengimbau agar pemangku kepentingan dapat menggunakan informasi tersebut secara bijak dalam pengambilan keputusan.

which are prepared based on prospective statements and various assumptions regarding the Bank's future condition, as well as the related business environment, which may result in actual developments that are materially different from those reported. Therefore, the Bank urges stakeholders to use this information wisely in making decisions.

Informasi lebih lanjut terkait laporan ini dan muatan di dalamnya dapat diperoleh melalui:
Further information regarding this report and its contents can be obtained through:

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Identitas Perusahaan

Company Identity



Nama Perusahaan
Company Name

PT Bank Ina Perdana Tbk



Bidang Usaha
Line of Business

Jasa Perbankan
Banking Services



Tanggal Pendirian
Date of Establishment

9 Februari 1990
February 9, 1990



Dasar Hukum Pendirian
Legal Basis of Establishment

- Akta Pendirian No. 32 tanggal 9 Februari 1990 Notaris Winnie Hadiprodjo, SH, pengganti Notaris Kartini Muljadi, SH; dan
- Pengesahan Menteri Kehakiman atas Akta Pendirian No. C2-3639HT.01.01.Th.90 tanggal 23 Juni 1990.
- Deed of Establishment No. 32 dated February 9, 1990 made before Notary Winnie Hadiprodjo, SH, in lieu of Notary Kartini Muljadi, SH; and
- Ratification of the Minister of Justice on the Deed of Establishment No. C2-3639HT.01.01.Th. 90 dated June 23, 1990.



Anggaran Dasar dan Perubahan Terakhir
Articles of Association and the Latest Amendments

- Akta Pernyataan Keputusan Sirkuler Pemegang Saham No.31 tanggal 9 September 2013. Pengesahan Menteri Hukum dan HAM atas Perubahan Anggaran Dasar No. AHU-49437. AH.01.02.Tahun 2013 tanggal 23 September 2013;
- Akta Pernyataan Keputusan Rapat Dewan Komisaris No. 23 tanggal 3 Mei 2017. Pemberitahuan Menteri Hukum dan HAM atas Perubahan Anggaran Dasar No. AHU-AH.01.03-0133241 dan No. AHU-AH.01.03-0133242 tanggal 4 Mei 2017;
- Akta Pernyataan Keputusan Rapat No. 107 tanggal 25 Mei 2018. Pemberitahuan Menteri Hukum dan HAM atas Perubahan Anggaran Dasar No. AHU-AH.01.03-0210460 tanggal 30 Mei 2018;
- Akta Berita Acara Rapat Umum Pemegang Saham Tahunan No. 14 Tanggal 10 Mei 2019. Persetujuan Menteri Hukum dan HAM atas Perubahan Anggaran Dasar No. AHU-0028598.AH.01.02.Tahun 2019 dan No. AHU-AH.01.03-0279644 tanggal 24 Mei 2019;
- Akta Berita Acara Rapat Umum Pemegang Saham Tahunan No. 04 Tanggal 5 Juni 2020. Pemberitahuan Menteri Hukum dan HAM atas Perubahan Anggaran Dasar No. AHU-AH.01.03-0272194 tanggal 2 Juli 2020;
- Akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa No. 11 tanggal 9 Desember 2020. Pemberitahuan Menteri Hukum dan HAM atas Perubahan Anggaran Dasar No. AHU-AH.01.03-0001208 tanggal 5 Januari 2021;
- Akta Berita Acara Rapat Umum Pemegang Saham Tahunan No. 06 tanggal 16 Juni 2021;
- Akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa No. 07 tanggal 16 Juni 2021. Persetujuan Menteri Hukum dan HAM atas Perubahan Anggaran Dasar No. AHU-0039199.AH.01.02. Tahun 2021 tanggal 10 Juli 2021. Pemberitahuan Menteri Hukum dan HAM atas Perubahan Anggaran Dasar No. AHU-AH.01.03-0427328 dan No. AHU-AH.01.03-0427329 tanggal 10 Juli 2021;
- Akta Pernyataan Keputusan Rapat No. 60 tanggal 22 Juni 2022. Persetujuan Menteri Hukum dan HAM atas Perubahan Anggaran Dasar No. AHU-0042466.AH.01.02.Tahun 2022 tanggal 22 Juni 2022;
- Akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa No. 13 tanggal 19 Mei 2023;
- Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa No. 22 tanggal 14 Juni 2023. Persetujuan Menteri Hukum dan HAM atas Perubahan Anggaran Dasar No. AHU-0111267.AH.01.11 Tahun 2023 tanggal 15 Juni 2023; dan
- Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa No. 28 tanggal 20 Juni 2024. Persetujuan Menteri Hukum dan HAM atas Perubahan Anggaran Dasar No. AHU-0138566.AH.01.11 Tahun 2024 tanggal 10 Juli 2024.
- Deed of Shareholders Circular Resolutions No. 31 dated September 9, 2013. Ratification of the Minister of Law and Human Rights on the Amendments to Articles of Association No. AHU-49437. AH.01.02. Tahun 2013 dated September 23, 2013;
- Deed of Board of Commissioners' Meeting Decision No. 23 dated May 3, 2017. Notification of the Minister of Law and Human Rights on the Amendments to Articles of Association No. AHU-AH.01.03-0133241 and No. AHU-AH.01.03-0133242 dated May 4, 2017;
- Deed of Meeting Decisions No.107 dated May 25, 2018. Notification of the Minister of Law and Human Rights on the Amendments to Articles of Association No. AHU-AH.01.03-0210460 dated May 30, 2018;
- Deed of Minutes of Annual General Meeting of Shareholders No. 14 dated May 10, 2019. Approval of the Minister of Law and Human Rights for the Amendments to Articles of Association No. AHU-0028598.AH.01.02.Tahun 2019 and No. AHU-AH.01.03-0279644 dated May 24, 2019;
- Deed of Minutes of Annual General Meeting of Shareholders No. 04 dated June 5, 2020. Notification of Minister of Law Human Rights on the Amendments to Articles of Association No. AHU-AH.01.03-0272194 dated July 2, 2020;
- Deed of Minutes of Extraordinary General Meeting of Shareholders No. 11 dated December 9, 2020. Notification of the Minister of Law and Human Rights on the Amendments to Articles of Association No. AHU-AH.01.03-0001208 dated January 5, 2021;
- Deed of Minutes of Annual General Meeting of Shareholders No. 06 dated June 16, 2021;
- Deed of Minutes of Extraordinary General Meeting of Shareholders No. 07 dated June 16, 2021. Approval of the Minister of Law and Human Rights on the Amendments to Articles of Association No. AHU-0039199.AH.01.02.Tahun 2021 dated July 10, 2021. Notification of the Minister of Law and Human Rights on the Amendments to Articles of Association No. AHU-AH.01.03-0427328 and No. AHU-AH.01.03-0427329 dated July 10, 2021;
- Deed of Meeting Decisions No. 60 dated June 22, 2022. Approval of the Minister of Law and Human Rights on the Amendments to Articles of Association No. AHU-0042466.AH.01.02.Tahun 2022 dated June 22, 2022;
- Deed of Minutes of Extraordinary General Meeting of Shareholders No. 13 dated May 19, 2023;
- Deed of Extraordinary General Meeting of Shareholders No. 22 dated June 14, 2023. Approval of the Minister of Law and Human Rights on the Amendment to Articles of Association No. AHU-0111267.AH.01.11 Year 2023 dated June 15, 2023; and
- Deed of Statement of Resolution of the Extraordinary General Meeting of Shareholders No. 28 dated 20 June 2024. Approval from the Minister of Law and Human Rights for the Amendment to the Articles of Association No. AHU-0138566.AH.01.11 Year 2024 dated 10 July 2024.



Dasar Hukum Penyesuaian Nama Legal Basis for Name Adjustment

Akta No. 79 tanggal 22 Mei 1990
Deed No. 79 dated May 22, 1990



Surat Izin Sebagai Bank Umum License as Commercial Bank

Surat Izin Usaha Perdagangan (SIUP) Menteri Keuangan
No. 524/KMK.013/1991 tanggal 3 Juni 1991.
Trade Business License (SIUP) of the Minister of Finance
No. 524/KMK.013/1991 dated June 3, 1991.



Tanggal Pencatatan Saham Share Listing Date

16 Januari 2014
January 16, 2014



Nama Bursa Stock Exchange Name

Bursa Efek Indonesia
Indonesian Stock Exchange (IDX)



Kode Saham Ticker Code

BINA



Modal Dasar Authorized Capital

Rp2.000.000.000.000,-



Modal Ditempatkan dan Disetor Penuh Issued and Fully Paid Capital

Rp613.471.666.500,-



Jumlah Karyawan Total Employees

1.187 karyawan (per Desember 2024).
employees (as of December 2024).

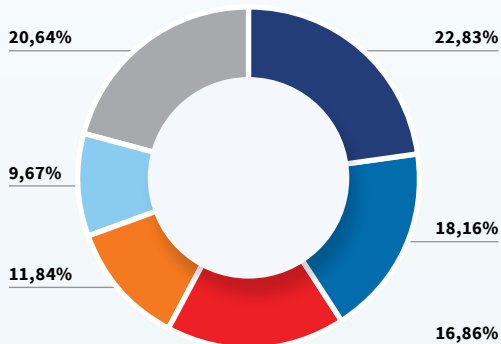


Jaringan ATM ATM Network

72 mesin ATM
ATM machines



Kepemilikan Shareholding



- PT Indolife Pensiontama
- PT Samudra Biru
- UOB Kay Hian Pte Ltd
- PT Gaya Hidup Masa Kini
- DBS Bank Ltd S/A LTSL as Trustee of NS Financial Fund
- Masyarakat / Public



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Bank Ina



bankinaperdana



Jaringan Kantor Office Network

- 1 Kantor Pusat
Head Office
- 19 Kantor Cabang
Branch Offices
- 31 Kantor Cabang Pembantu
Sub-Branch Offices
- 7 Kantor Fungsional
Functional Office

Pencapaian Kinerja 2024

2024 Performance Achievements



Aset
Assets

Rp24.436,73

miliar / billion

 **0,21%**



Dana Pihak Ketiga
Third-Party Funds

Rp20.127,22

miliar / billion

 **4,20%**



**Kredit yang
Diberikan – Kotor**
Loans Given – Gross

Rp13.150,44

miliar / billion



3,73%



Inovasi 2024

2024 Innovation

Bank Persepsi
Collection Bank

Bank Kustodian
Custodian Bank

Bank Penyimpan Dana Margin
Margin Fund Depository Bank

Agen Penjual Efek Reksadana
Selling Agent for Mutual Fund Securities

**Bank Administrator RDN
dan Bank Pembayaran**
RDN Administrator Bank and Settlement Bank



Rasio KPMM
CAR Ratio



Ekuitas
Equity

25,07%



1,03%

Rp3.612,97

miliar / billion



1,60%

Komitmen Keberlanjutan

Sustainability Commitment

Bank Ina Perdana secara konsisten memperkuat komitmennya terhadap keberlanjutan. Bank meyakini bahwa keberlanjutan bukan hanya sekedar pemenuhan regulasi yang berlaku, tetapi juga merupakan peluang strategis untuk menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan Bank, terutama nasabah, masyarakat, serta lingkungan.

Komitmen Bank terhadap keberlanjutan diwujudkan melalui pelaksanaan tanggung jawab sosial dan lingkungan (TJSL) yang didasarkan pada 4 pilar utama, yaitu tanggung jawab pengembangan sosial kemasyarakatan; tanggung jawab lingkungan; tanggung jawab kepada nasabah; serta tanggung jawab ketenagakerjaan, kesehatan, dan keselamatan kerja. Setiap pilar ini diterapkan melalui berbagai program yang dirancang dengan baik dan bertanggung jawab, dengan berpedoman pada *Standard Operating Procedure* (SOP) No. 092 tahun 2016.

Adapun fokus pengembangan Bank INA selama tahun 2024, yaitu:

1. Meningkatkan portofolio pembiayaan ritel (usaha mikro, kecil dan menengah/UMKM) serta komersial (non-UMKM) agar sejalan dengan penerapan kegiatan usaha berkelanjutan;
2. Mengembangkan inovasi produk dan layanan dengan melakukan transformasi digital, yaitu membangun ekosistem digital, memperkuat infrastruktur digital, mengembangkan produk pinjaman digital, dan *Open Application Programming Interface* (API); serta
3. Mendorong praktik operasional yang berfokus pada efisiensi biaya melalui peningkatan efisiensi operasional, termasuk penggunaan kertas, air, dan listrik.

Bank Ina Perdana consistently strengthens its commitment to sustainability. The Bank believes that sustainability is not merely about complying with applicable regulations but also represents a strategic opportunity to create long-term value for all stakeholders, particularly customers, society, and the environment.

The Bank's commitment to sustainability is realized through the implementation of Social and Environmental Responsibility (TJSL), which is based on 4 key pillars namely social and community development responsibility, environmental responsibility, customer responsibility, and responsibility for employment, health, and occupational safety. Each of these pillars is implemented through well-designed and accountable programs, guided by Standard Operating Procedure (SOP) No. 092 of 2016.

In 2024, Bank INA will focus its development efforts on:

1. Improving retail (micro, small, and medium enterprises/MSME) and commercial (non-MSME) financing portfolios in line with the implementation of sustainable business activities;
2. Developing product and service innovations by carrying out digital transformation, namely building a digital ecosystem, strengthening digital infrastructure, developing digital loan products, and Open Application Programming Interface (API); as well as
3. Encouraging operational practices that focus on cost efficiency by improving operational efficiency, including the use of paper, water, and electricity.

Strategi Keberlanjutan

Sustainability Strategy

Bank berkomitmen untuk menerapkan strategi keberlanjutan guna memastikan bahwa setiap aktivitas operasional mempertimbangkan dampak jangka panjang terhadap lingkungan, masyarakat, dan perekonomian. Strategi ini bertujuan menciptakan nilai yang berkelanjutan, mendukung pertumbuhan yang inklusif, serta memaksimalkan dampak positif bagi para pemangku kepentingan. Komitmen tersebut diwujudkan melalui Rencana Aksi Keuangan Berkelanjutan (RAKB), yang menjadi pedoman utama Bank dalam mendukung penerapan keuangan berkelanjutan di Indonesia. RAKB memuat langkah-langkah strategis, termasuk penguatan struktur organisasi berbasis kinerja, penyesuaian sumber daya manusia sesuai kebutuhan strategis, integrasi aspek sosial dan lingkungan ke dalam pengelolaan risiko, serta peningkatan portofolio pembiayaan untuk kegiatan usaha berwawasan lingkungan. [POJK51-A.1]

Bank telah menyampaikan RAKB tahun 2024-2028 kepada Otoritas Jasa Keuangan pada tanggal 30 November 2023, melalui Surat No. OJK/DIR/260/1123.

Prioritas Penerapan Keuangan Keberlanjutan Tahun 2024-2028
RAKB untuk periode tahun 2024-2028 telah disusun oleh Bank, dengan uraian strategi dan kegiatan sebagai berikut.

Indikator Terkait dengan Pengembangan Produk dan/atau Jasa

Indicators Related to Product and/or Service Development

Prioritas Bank INA dalam RAKB sesuai Pasal 7 Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 Bank INA's Priority in RAKB according to Article 7 of the Financial Services Authority Regulation No. 51/POJK.03/2017	Strategi RAKB Bank INA untuk Menjawab Prioritas Bank INA's RAKB Strategy to Respond to Priorities
Melakukan pengembangan produk dan/atau jasa keuangan berkelanjutan, termasuk peningkatan portofolio pembiayaan UMKM maupun komersial atau proyek yang sejalan dengan penerapan keuangan berkelanjutan.	Penyusunan RAKB akan digunakan Bank INA sebagai <i>guideline</i> dalam peningkatan portofolio pembiayaan usaha mikro, kecil, dan menengah (UMKM) serta komersial agar sejalan dengan penerapan keuangan berkelanjutan secara bertahap sesuai prioritas Bank.
Developing sustainable finance products and/or services, including increasing MSME and commercial financing portfolio or projects that are in line with the implementation of sustainable finance.	Jumlah kredit kegiatan usaha berkelanjutan tahun 2028 adalah 44,08% dari total kredit yang diberikan, terdiri dari: Kredit UMKM : 17,19% Kredit Non-UMKM : 11,64% RAKB will be used by Bank INA as a guideline in increasing micro, small, and medium enterprise (MSMEs) and commercial financing portfolio to be in line with sustainable finance information gradually according to the Bank's priorities. Total loans for sustainable business activities in 2028 is 44.08% of total loans, consisting of: MSME Loans : 17.19% Non-MSME Loans : 11.64%

The Bank is committed to implementing a sustainability strategy to ensure that every operational activity considers its long-term impact on the environment, society, and the economy. This strategy aims to create lasting value, support inclusive growth, and maximize positive impacts for stakeholders. This commitment is realized through the Sustainable Finance Action Plan (RAKB), which serves as the Bank's primary guideline for promoting sustainable finance in Indonesia. The RAKB outlines strategic initiatives, including strengthening a performance-based organizational structure, aligning human resources with strategic needs, integrating social and environmental aspects into risk management, and expanding the financing portfolio for environmentally responsible business activities. [POJK51-A.1]

The Bank has submitted the 2024–2028 Sustainable Finance Action Plan (RAKB) to the Financial Services Authority (Otoritas Jasa Keuangan) on November 30, 2023, through Letter No. OJK/DIR/260/1123.

Priorities of Sustainability Finance Implementation for 2024-2028
The RAKB for the 2024–2028 period has been prepared by the Bank, outlining the following strategies and initiatives.

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Jenis Kredit	2024	2025	2026	2027	2028	Type of Loans
Total Kredit	13.150.442	16.368.418	19.560.260	22.787.703	25.940.494	Total Loans
Kredit UMKM	1.916.527	2.813.503	3.362.137	3.916.889	4.458.810	MSME Loans
Kredit Non-UMKM - KB	851.750	1.659.801	2.081.263	2.538.610	3.019.542	Non-MSME Loans - KB
Total Kredit-KB	2.768.277	4.473.304	5.443.400	6.455.499	7.478.352	Total Loans - KB
Total NPL-KB	112.130	125.485	145.063	163.433	179.862	Total NPL-KB
Rasio NPL KB Terhadap Total Kredit (%)	4,05	2,81	2,66	2,53	2,41	NPL-KB to Total Loans Ratio (%)

Jumlah Surat Berharga kategori keuangan berkelanjutan tahun 2028 adalah 23,00% dari total Surat Berharga yang dimiliki Bank, yang diungkapkan sebagai berikut.

The number of Securities in the sustainable finance category in 2028 is 23.00% of the Bank's total Securities, as disclosed below.

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Aset Produktif (AP)	2024	2025	2026	2027	2028	Earning Assets (AP)
Total Surat Berharga	6.557.093	6,89.409	7.731.158	8.859.351	9.786.024	Total Securities
Surat Berharga - KB	167.635	200.000	220.000	231.000	242.550	Securities - KB
Total Surat Berharga Non - KB	6.435.981	6.589.409	7.511.158	8.628.351	9.543.474	Total Securities Non- KB
Surat Berharga KB Terhadap Total Surat Berharga (%)	2,83	2,95	2,85	2,61	2,48	Securities KB to Total Securities (%)

Penerbitan program-program/produk keuangan berkelanjutan antara lain produk penyaluran dana untuk pengembangan UMKM berbasis digital maupun produk penghimpunan dana yang terkait dengan ekonomi berkelanjutan, seperti Tabungan Green Untung.

The issuance of sustainable finance programs/products, including products for channeling funds for digital-based MSME development and fund-raising products related to sustainable economy, such as Green Profit Savings.

Indikator Terkait dengan Pengembangan Kapasitas Internal Bank

Indicators Related to the Bank's Internal Capacity Development

Prioritas Bank INA dalam RAKB sesuai Pasal 7 Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 Bank INA's Priority in RAKB according to Article 7 of the Financial Services Authority Regulation No. 51/POJK.03/2017	Strategi RAKB Bank INA untuk Menjawab Prioritas Bank INA's RAKB Strategy to Respond to Priorities
Pengembangan kapasitas internal. Internal capacity development.	Menyusun program aksi, di mana salah satunya adalah mengadakan <i>workshop</i> pelatihan RAKB untuk internal Bank INA secara berkelanjutan. Developing an action program, one of which is holding an RAKB training workshop for Bank INA's internal party on an ongoing basis.
Jumlah karyawan yang mengikuti pelatihan terkait penerapan keuangan berkelanjutan. Number of employees attending the training regarding implementation of sustainable finance.	- Sebanyak 15% dari total pengurus, para karyawan ditingkat manajerial/pengambil keputusan, mengikuti pelatihan analisis lingkungan hidup tingkat dasar dan sejenisnya. - Sebanyak 15% dari analis kredit telah mengikuti pelatihan terkait analisis mengenai dampak lingkungan hidup (AMDAL)/manajemen risiko sosial dan lingkungan hidup. - As much as 15% of the total management, employees at managerial/decision-making level attended the basic level environmental analysis training and similar ones. - As much as 15% of credit analysts have attended training related to environmental impact analysis (AMDAL)/social and environmental risk management.
Alokasi anggaran pengembangan SDM Bank terkait penerapan keuangan berkelanjutan. Allocation of the Bank's HR development budget related to the implementation of sustainable finance.	Mengalokasikan 1% dari total biaya pendidikan untuk biaya pelatihan yang akan digunakan untuk pengembangan kapasitas dan pelatihan terkait lingkungan, sosial, dan tata kelola (LST). Allocating 1% of the total education budget for training expenses dedicated to capacity building and training related to environmental, social, and governance (ESG) aspects.

Indikator Penyesuaian Organisasi, Manajemen Risiko, Tata Kelola, dan/atau Standar Operasional Prosedur (SOP)
Indicators of Organizational Adjustment, Risk Management, Governance, and/or Standard Operating Procedures (SOP)

Prioritas Bank INA dalam RAKB sesuai Pasal 7 Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 Bank INA's Priority in RAKB according to Article 7 of the Financial Services Authority Regulation No. 51/POJK.03/2017	Strategi RAKB Bank INA untuk Menjawab Prioritas Bank INA's RAKB Strategy to Respond to Priorities
Penyesuaian organisasi, manajemen risiko, tata kelola, dan/atau SOP Bank secara bertahap sesuai dengan prinsip penerapan keuangan berkelanjutan. Organizational adjustment, risk management, governance and/ or Bank SOPs gradually according to the principles of sustainable finance implementation.	Melakukan: • Pelaporan realisasi penerapan keuangan berkelanjutan 2023. • Penyesuaian terhadap prinsip, sistem, dan analisis manajemen risiko yang sesuai dengan karakteristik produk dan/atau jasa Bank serta eksposur risiko. Hal ini dapat dilakukan pada penilaian kredit/pembiayaan pendanaan, portofolio risiko korporasi, penyusunan SOP, dan pada setiap pelaksanaan uji tuntas (<i>due diligence</i>). • Penilaian kredit/pembiayaan/pendanaan, portofolio risiko korporasi, penyusunan SOP, dan setiap pelaksanaan uji tuntas (<i>due diligence</i>) menyesuaikan prinsip penerapan keuangan berkelanjutan. Conducting: • Reporting on the realization of sustainable finance implementation in 2023. • Adjustments to risk management principles, systems, and analysis in accordance with the characteristics of the Bank's products and/or services and risk exposure. This can be done in lending/financing/funding assessments, corporate risk portfolios, preparation of SOPs, and in every due diligence exercise. • Credit/financing/funding assessment, corporate risk portfolio, SOP drafting, and every due diligence implementation in accordance with the implementation of sustainable finance principles.

RAKB 5 Tahun
RAKB 5 Years

Tahun Year	Target Kegiatan Prioritas Priority Activity Targets	Indikator Keberhasilan Success Indicator
2024	• Sebagian karyawan di tingkat manajerial/pengambil keputusan mengikuti program peningkatan kapasitas terkait keuangan berkelanjutan; • Sebagian analis kredit untuk sektor usaha yang memiliki risiko sosial dan lingkungan hidup tinggi telah mengikuti program peningkatan kapasitas manajemen risiko terkait; • Meningkatkan pemberian fasilitas kredit kepada UMKM; serta • Menerbitkan produk program pembiayaan UMKM dan program pembiayaan lain yang mendukung program keuangan berkelanjutan. • Some employees at managerial/decision-making level have attended capacity building programs related to sustainable finance; • Some credit analysts for business sectors with high social and environmental risks have attended capacity building programs related to risk management; • Increase the provision of credit facilities to MSMEs; and • Issuing MSME financing program products and other financing programs that support sustainable finance programs.	• Sebanyak 25% dari total pengurus, para karyawan di tingkat manajerial/pengambil keputusan mengikuti pelatihan terkait keuangan berkelanjutan; • Sebanyak 20% dari analis kredit telah mengikuti pelatihan terkait AMDAL/manajemen risiko sosial dan lingkungan hidup; • Realisasi produk Laku Pandai; • Realisasi penyaluran dana terkait keuangan berkelanjutan; serta • Kesesuaian antara target dan realisasi berdasarkan penilaian dari hasil audit internal. • A total of 25% of the board, managerial/decision-making level employees have attended training related to sustainable finance; • 20% of credit analysts have attended training related to AMDAL/social and environmental risk management; • Realization of Laku Pandai (branchless banking) products; • Realization of fund disbursement related to sustainable finance; and • Conformity between target and realization based on internal audit assessment results.
2025	Melakukan kajian-kajian terkait: • Permintaan pasar terhadap produk dan/atau jasa keuangan berkelanjutan; • Pengembangan produk dan/atau jasa keuangan berkelanjutan; • Meningkatkan pemberian fasilitas kredit kepada UMKM; • Integrasi manajemen risiko sosial, lingkungan hidup, dan tata kelola dalam aktivitas bisnis Bank; serta • Mengadakan program-program kegiatan internal yang mendukung program <i>Green Banking</i>, misalnya pemadaman listrik di jam istirahat dan mengurangi penggunaan kertas. Conducting studies related to: • Market demand for sustainable finance products and/or services; • Development of sustainable finance products and/or services; • Increasing credit facilities for MSME • Integration of social, environmental, and governance risk management in the Bank's business activities; and • Implementing internal programs that support the Green Banking initiative, such as turning off electricity during break hours and reducing paper usage.	• Dilakukan kajian terkait pembiayaan ramah lingkungan yang hasilnya dijadikan sebagai acuan pembuatan SOP dan pengembangan produk dan/atau jasa keuangan berkelanjutan; • Kesesuaian antara target dan realisasi berdasarkan penilaian dari hasil audit internal; serta • Adanya kerangka kerja manajemen risiko LST. • Conducting studies related to environmentally friendly financing, the results of which are used as a reference for making SOPs and developing sustainable finance products and/or services; • Conformity between target and realization based on internal audit assessment results; and • Having ESG risk management framework available.
2026	• Pengelolaan lingkungan internal yang ramah lingkungan hidup; • Kebijakan dan manajemen risiko LST; • Meningkatkan pemberian fasilitas kredit kepada UMKM; • Pengembangan produk dan/atau jasa keuangan berkelanjutan, misalnya melalui program pendanaan untuk mobil dan/atau motor listrik dan pemasangan panel listrik; serta • Berpartisipasi dalam program-program yang mendukung pelestarian hidup.	• Ketersediaan produk-produk yang mensyaratkan adanya aspek perlindungan dari risiko LST/iklim; • Kesesuaian antara target dan realisasi berdasarkan penilaian dari hasil audit internal; serta • Disusun SOP mengenai integrasi risiko sosial, lingkungan hidup, dan tata kelola ke dalam aktivitas bisnis pada program kredit/pembiayaan sektor komersial.

Tahun Year	Target Kegiatan Prioritas Priority Activity Targets	Indikator Keberhasilan Success Indicator
	- Environmentally friendly management of the internal environment; - ESG policy and risk management; - Increasing credit facilities for MSME; - Developing sustainable financial products and/or services, such as financing programs for electric cars and/or motorcycles and solar panel installation; and - Participating in programs that support environmental conservation.	- Availability of products that require protection from ESG/climate risks; - Conformity between target and realization based on internal audit assessment results; and - Preparing SOPs on the integration of social, environmental, and governance risks into business activities in commercial sector credit/financing programs.
2027	- Mengembangkan program perkreditan dan pendanaan yang mendukung pelestarian lingkungan hidup, dan memadankan dengan tata kelola Bank dan diintegrasikan dalam aktivitas bisnis Bank; - Mendukung program-program pengelolaan lingkungan internal yang ramah lingkungan hidup; serta - Meningkatkan pemberian fasilitas kredit kepada UMKM. - Developing credit and financing programs that support environmental conservation, aligning them with the Bank's governance framework, and integrating them into its business activities; - Supporting internal environmental management programs that are eco-friendly; and - Increasing credit facilities for MSME.	Pencapaian target dan realisasi berdasarkan penilaian dari hasil audit internal. The achievement of targets and realization are assessed based on the results of the internal audit.
2028	- Pengelolaan lingkungan internal yang ramah lingkungan hidup; - Terciptanya budaya kehati-hatian untuk aktivitas penghimpunan dan penyaluran dana, mencakup mitigasi atas dampak sosial dan lingkungan hidup yang bersifat negatif dari proyek atau kegiatan yang dibiayai; - Meningkatkan pemberian fasilitas kredit kepada UMKM; serta - Pengembangan produk dan/atau jasa keuangan berkelanjutan melalui program pendanaan untuk mobil dan motor listrik. - Implementation of eco-friendly internal environmental management; - Establishment of a prudent culture in fund mobilization and distribution activities, including mitigation of negative social and environmental impacts from financed projects or activities; - Increasing credit facilities for MSME; and - Development of sustainable financial products and/or services through financing programs for electric cars and motorcycles.	- Peningkatan kesadaran debitur terhadap tanggung jawab sosial dan kelestarian lingkungan hidup; serta - Kesesuaian antara target dan realisasi berdasarkan penilaian dari hasil audit internal. - Enhancement of debtor awareness regarding social responsibility and environmental sustainability; and - Alignment of targets and realization based on assessments from internal audit results.

Pencapaian RAKB Bank INA Tahun 2024

Bank secara konsisten mengevaluasi pencapaian RAKB untuk menilai tingkat keberhasilan dalam menerapkan dan memenuhi sasaran keberlanjutan. Pencapaian RAKB Bank INA tahun 2024 dirinci sebagai berikut.

Bank INA's RAKB Achievements in 2024

The Bank consistently evaluates the achievement of the RAKB to assess the success rate in implementing and meeting sustainability targets. The 2024 RAKB achievements of Bank INA are detailed as follows.

Uraian Kegiatan Description of Activities	Periode Pelaksanaan Implementation Period	Penanggung Jawab Pelaksanaan Party in Charge of Implementation	Sumber Daya yang Dibutuhkan Required Resources	Indikator Keberhasilan Success Indicator	Status Pencapaian Achievement Status
Menerbitkan produk program pengembangan UMKM dan program pembiayaan lain yang mendukung program keuangan berkelanjutan, antara lain Laku Pandai, Penyaluran KUR, Program Inti Plasma, dan <i>Digital Loan Channeling</i> .	Januari-Desember	- Satuan Kerja <i>Micro Banking</i> <i>Digital Solutions & Partnership</i>	- Satuan Kerja <i>Micro Banking</i> - Divisi Manajemen Risiko - Divisi <i>Retail Banking</i> - Divisi Akuntansi & Manajemen Keuangan - Divisi Kepatuhan & APU-PPT <i>Digital Solutions & Partnership</i>	- Meningkatkan penyaluran kredit dengan skema KUR dan UMKM lainnya. - Meningkatkan penyaluran kredit yang mendukung pelaksanaan portofolio hijau. - Realisasi produk Laku Pandai. - Meningkatkan pencapaian produk Tabunganku dan Tabungan Simpel. - Menerbitkan Program Green Untung.	- Penyaluran kredit dengan skema KUR tercapai. - Peluncuran Layanan Digital berupa produk Aplikasi Bina, Pinjaman Digital Bina (modal usaha untuk UMKM dan penyaluran <i>Loan Channeling</i>), dan Agen Bina.

Uraian Kegiatan Description of Activities	Periode Pelaksanaan Implementation Period	Penanggung Jawab Pelaksanaan Party in Charge of Implementation	Sumber Daya yang Dibutuhkan Required Resources	Indikator Keberhasilan Success Indicator	Status Pencapaian Achievement Status
Launched MSME development program products and other financing programs that support sustainable finance programs, among others Laku Pandai, KUR distribution, Inti Plasma Program, and Digital Loan Channeling.	January-December	- Micro Banking Work Unit - Digital Solutions & Partnership	- Micro Banking Work Unit - Risk Management Division - Retail Banking Division - Accounting & Financial Management Division - Compliance Division & AML-CTF - Digital Solutions & Partnership	- Increased credit distribution with KUR and other MSME schemes. - Increased credit distribution that supports the implementation of green portfolio. - Realization of Laku Pandai products. - Improved the achievement of Tabunganku and Tabungan Simple products. - Issued Green Untung Programs.	- Credit distribution using KUR scheme was achieved. - Launching of Digital Services in the form of Bina Application products, Bina Digital Loan (business capital for MSMEs and Loan Channeling), and Bina Agent.
Penyaluran kredit dan penghimpunan dana masyarakat yang memenuhi kriteria kegiatan usaha berkelanjutan. Distribution of loans and collection of public funds that meet the criteria for sustainable business activities.	Januari-Desember January-December	- Divisi Komersial Banking - Satuan Kerja Micro Banking - Divisi Retail Banking - Commercial Banking Division - Micro Banking Work Unit - Retail Banking Division	- Divisi Komersial Banking - Satuan Kerja Micro Banking - Divisi Retail Banking - Commercial Banking Division - Micro Banking Work Unit - Retail Banking Division	Jumlah kredit kegiatan usaha berkelanjutan akhir 2024 adalah 35% dari total kredit yang diberikan. The number of loans for sustainable business activities at the end of 2024 was 35% of the total loans.	Jumlah kredit kegiatan usaha berkelanjutan akhir 2024 adalah 21% dari total kredit yang diberikan. The number of loans for sustainable business activities at the end of 2024 was 21% of the total loans.
Edukasi dan sosialisasi keuangan berkelanjutan. Sustainable finance education and dissemination.	Januari-Desember January-December	- Fungsi LST - Divisi Human Capital - ESG function - Human Capital Division	Karyawan yang terkait alokasi dana 1% dari biaya pendidikan. Related employees' allocation of 1% of tuition fees.	- Sebanyak 25% dari total pengurus, para karyawan di tingkat manajerial/ pengambil keputusan, mengikuti pelatihan analisis lingkungan hidup tingkat dasar atau sejenis. - Sebanyak 20% dari analis kredit telah mengikuti pelatihan terkait AMDAL/manajemen risiko sosial dan lingkungan hidup. - A total of 25% of the total management, employees at managerial/decision making level, attended basic or similar environmental analysis training. - A total of 20% of credit analysts have attended training related to AMDAL/ social and environmental risk management.	Sebanyak 16 orang karyawan Bank mengikuti edukasi dan sosialisasi keuangan berkelanjutan. A total of 16 Bank employees participated in sustainable finance education and dissemination.
Penyusunan Laporan Keberlanjutan 2023. Preparation of the 2023 Sustainability Report.	Januari-Maret January-March	Divisi Legal & Sekretaris Perusahaan Legal & Corporate Secretary Division	- Divisi Umum - Divisi Komersial Banking - Divisi Human Capital - Divisi Manajemen Risiko - Divisi Akuntansi & Manajemen Keuangan - Divisi Legal & Sekretaris Perusahaan - Divisi Retail Banking - General Division - Commercial Banking Division - Human Capital Division - Risk Management Division - Accounting & Financial Management Division - Legal & Corporate Secretary Division - Retail Banking Division	- Pihak yang menjadi penanggung jawab RAKB dapat menjalankan tugas dan tanggung jawab masing-masing. - Penyusunan Laporan Keberlanjutan 2023. - Terlaksananya kegiatan corporate social responsibility (CSR). - Party in charge of RAKB can perform the respective duties and responsibilities. - Preparation of the 2023 Sustainability Report. - Implementation of corporate social responsibility activities (CSR).	Bank telah menyusun Laporan Keberlanjutan 2023 yang digabungkan dengan Laporan Tahunan. Laporan tersebut juga memuat kegiatan CSR yang dilakukan Bank selama tahun 2023. The Bank prepared the 2023 Sustainability Report, which is integrated in the Annual Report. The report also contains CSR activities conducted by the Bank throughout 2023.

Uraian Kegiatan Description of Activities	Periode Pelaksanaan Implementation Period	Penanggung Jawab Pelaksanaan Party in Charge of Implementation	Sumber Daya yang Dibutuhkan Required Resources	Indikator Keberhasilan Success Indicator	Status Pencapaian Achievement Status
Pengendalian internal pelaksanaan RAKB. Internal control of RAKB implementation.	Januari-Desember January-December	Divisi Audit Internal Internal Audit Division	Fungsi LST ESG function	- Pihak yang menjadi penanggung jawab RAKB dapat menjalankan tugas dan tanggung jawab masing-masing. - Penyusunan Laporan Keberlanjutan 2023. - Terlaksananya kegiatan <i>corporate social responsibility</i> (CSR). - Party in charge of RAKB can perform the respective duties and responsibilities. - Preparation of the 2023 Sustainability Report. - Implementation of corporate social responsibility activities (CSR).	Bank telah menyusun Laporan Keberlanjutan 2023 yang digabungkan dengan Laporan Tahunan. Laporan tersebut juga memuat kegiatan CSR yang dilakukan Bank selama tahun 2023.
Pengukuran pencapaian RAKB. Measurement of RAKB achievements.	Desember December	- Fungsi LST - Divisi Kepatuhan & APU-PPT - ESG Function - Compliance Division & AML-CTF	- Divisi Audit Internal - Divisi Kepatuhan & APU-PPT - Internal Audit Division - Compliance Division & AML-CTF	- Terlaksananya kegiatan <i>corporate social responsibility</i> (CSR). - Party in charge of RAKB can perform the respective duties and responsibilities. - Preparation of the 2023 Sustainability Report. - Implementation of corporate social responsibility activities (CSR).	The Bank prepared the 2023 Sustainability Report, which is integrated in the Annual Report. The report also contains CSR activities conducted by the Bank throughout 2023.

Untuk mendukung pembangunan berkelanjutan yang inklusif, Bank INA telah melakukan pemetaan berdasarkan prioritas kegiatan RAKB 2024 dan menyusun program sosial serta lingkungan. Program-program tersebut dirinci sebagai berikut.

To support inclusive sustainable development, Bank INA has mapped priorities based on the 2024 RAKB activities and developed social and environmental programs. These programs are detailed as follows.

	Memastikan kehidupan yang sehat dan mendukung kesejahteraan bagi semua untuk semua usia. Ensure healthy lives and promoting well-being for all at all ages.
	Memastikan pendidikan yang inklusif dan berkualitas setara, juga mendukung kesempatan belajar seumur hidup bagi semua. Ensure inclusive and equitable quality education, while promoting lifelong learning opportunities for all.
	Mencapai kesetaraan gender dan memberdayakan semua perempuan dan anak perempuan. Achieve gender equality and empower all women and girls.
	Mendukung pertumbuhan ekonomi yang inklusif dan berkelanjutan, tenaga kerja penuh dan produktif dan pekerjaan yang layak bagi semua. Promote inclusive and sustainable economic growth, full and productive employment, and decent work for all.
	Mengambil aksi segera untuk memerangi perubahan iklim dan dampaknya. Take urgent action to combat climate change and its impacts.

Penentuan Isi dan Topik Material

Determination of Content and Material Topics

Pelibatan Pemangku Kepentingan [POJK51-E.4]

Bank INA melibatkan pemangku kepentingan secara aktif dalam penerapan prinsip keberlanjutan untuk mendorong inovasi, perbaikan berkelanjutan, serta memastikan bahwa ekspektasi mereka terpenuhi. Setiap pemangku kepentingan memiliki sudut pandang yang berbeda terhadap isu-isu penting yang relevan dengan aktivitas bisnis Bank, termasuk aspek ekonomi, sosial, dan lingkungan.

Dalam proses ini, Bank INA memetakan dan mengklasifikasikan pemangku kepentingan berdasarkan tingkat kedekatan dan pengaruhnya terhadap Bank. Klasifikasi ini membantu Bank merancang program dan inisiatif keberlanjutan yang lebih efektif dan relevan. Proses identifikasi dan klasifikasi pemangku kepentingan dilakukan secara sistematis dengan mengacu pada AA1000 *Stakeholder Engagement Standard* (SES) 2015, dengan rincian sebagai berikut.

Stakeholder Engagement [POJK51-E.4]

Bank INA actively engages stakeholders in implementing sustainability principles to drive innovation, continuous improvement, and ensure their expectations are met. Each stakeholder has a different perspective on key issues relevant to the Bank's business activities, including economic, social, and environmental aspects.

As part of this process, Bank INA maps and classifies stakeholders based on their level of proximity and influence on the Bank. This classification helps the Bank design more effective and relevant sustainability programs and initiatives. The identification and classification of stakeholders are carried out systematically, referring to the AA1000 *Stakeholder Engagement Standard* (SES) 2015, with details as follows.

	Pengaruh	Influence
	Pihak yang memberikan pengaruh terhadap pengambilan keputusan yang dilakukan oleh Bank terkait keberlangsungan usaha.	The party that influences the Bank's decision-making related to business sustainability.
	Ketergantungan	Dependency
	Bank memiliki ketergantungan terhadap pihak tersebut, baik secara langsung maupun tidak langsung.	The Bank has dependency on this party, either directly or indirectly.
	Tanggung Jawab	Responsibility
	Bank memiliki tanggung jawab, baik saat ini atau di masa yang akan datang, terhadap pihak tersebut.	The Bank has a responsibility, either now or in the future, to this party.
	Perhatian	Attention
	Pihak tersebut membutuhkan perhatian dari Bank terkait isu ekonomi, sosial, atau lingkungan hidup.	This party requires attention from the Bank regarding economic, social, or environmental issues.
	Perspektif	Perspective
	Pihak tersebut dapat memberikan sudut pandang baru yang sebelumnya belum ada terhadap isu penting yang relevan.	The party can provide a new point of view that did not previously exist on important relevant issues.

Berdasarkan klasifikasi tersebut, Bank telah menetapkan kelompok pemangku kepentingan, mengidentifikasi kebutuhan mereka, serta merumuskan respons yang relevan, yang dijelaskan pada tabel berikut.

Based on this classification, the Bank has established stakeholder groups, identified their needs, and formulated relevant responses, as detailed in the following table.

Kelompok Pemangku Kepentingan Stakeholder Group	Dasar Pemilihan Selection Basis	Kebutuhan Pemangku Kepentingan Stakeholder Needs	Respons Terhadap Kebutuhan Pemangku Kepentingan Response to Stakeholder Needs	Metode Pelibatan Engagement Method	Frekuensi Pelaksanaan Implementation Frequency
Karyawan	- Tanggung Jawab; - Ketergantungan; - Pengaruh; dan - Perhatian.	- Hak-hak karyawan; - Pelatihan dan pengembangan; - Kesetaraan dan kesempatan; - Pengembangan karier; - Pengalaman bekerja yang berharga dan menyenangkan; - Pemenuhan aspek kesehatan dan keselamatan kerja (K3); serta - Work life balance.	- Memberikan upah yang layak, sesuai ketentuan yang berlaku; - Memenuhi kontrak kerja dan perjanjian kerja bersama; - Memberikan kesempatan kepada karyawan wanita untuk menduduki posisi strategis di Bank; - Melaksanakan pendidikan/ pelatihan, penilaian kinerja, dan pengembangan karier; - Memastikan kecukupan sarana dan prasarana kerja; dan - Memberikan kejelasan waktu kerja dan cuti.	- Penyelenggaraan gathering karyawan dan focus group discussion (FGD); - Penyediaan whistleblowing system (WBS) untuk melaporkan pelanggaran hak-hak karyawan atau praktik ketenagakerjaan di lingkungan Bank; - Pelaksanaan berbagai program pendidikan/ pelatihan, serta promosi atau mutasi; dan - Pelaksanaan survei kepuasan karyawan.	Setiap tahun atau sesuai rencana pelaksanaan program.
Employee	- Responsibility; - Dependency; - Influence; and - Attention.	- Employee rights; - Training and development - Equality and opportunity; - Career development; - Valuable and enjoyable work experience; - Fulfilment of occupational health and safety (OHS) aspects; and - Work life balance.	- Provide a decent wage, according to the applicable provisions; - Comply with work contracts and collective labour agreements; - Provide opportunities for female employees to occupy strategic positions in the Bank; - Conduct education/training programs, performance assessment, and career development; - Ensure adequacy of occupational facilities and infrastructure; and - Provide clarity on working hours and leave.	- Organizing employee gatherings and focus group discussions (FGD); - Providing a whistleblowing system (WBS) to report violations of employee rights or employment practices within the Bank; - Conducting various education/training programs, as well as promotions or transfers; and - Conducting employee satisfaction surveys.	Annually or according to program implementation plan.
Nasabah	- Tanggung Jawab; - Ketergantungan; - Pengaruh; dan - Perhatian.	- Keamanan dan kemudahan transaksi perbankan; - Fasilitas perbankan dan kemudahan akses; serta - Informasi produk dan layanan dan jelas dan transparan.	- Meningkatkan kualitas layanan, termasuk dalam hal teknologi informasi; - Memberikan perlindungan simpanan dan kerahasiaan data nasabah; serta - Menyediakan informasi yang lengkap dan transparan terkait produk dan jasa Bank melalui situs web atau brosur yang tersedia di setiap kantor cabang.	- Pelaksanaan customer gathering; - Penyediaan layanan Call Center; serta - Pelaksanaan survei kepuasan nasabah.	Sepanjang tahun atau sesuai kebutuhan.
Customer	- Responsibility; - Dependency; - Influence; and - Attention.	- Security and convenience of banking transactions; - Banking facilities and easy access; and - Clear and transparent product and service information.	- Improve service quality, including in terms of information technology; - Provide protection of deposits and confidentiality of customer data; and - Provide complete and transparent information regarding the Bank's products and services through the website or brochures available at each branch office.	- Conducting customer gatherings; - Providing Call Centre services; and - Conducting customer satisfaction surveys.	All year round or as needed.

Kelompok Pemangku Kepentingan Stakeholder Group	Dasar Pemilihan Selection Basis	Kebutuhan Pemangku Kepentingan Stakeholder Needs	Respons Terhadap Kebutuhan Pemangku Kepentingan Response to Stakeholder Needs	Metode Pelibatan Engagement Method	Frekuensi Pelaksanaan Implementation Frequency
Mitra Kerja	- Tanggung Jawab; dan - Ketergantungan.	- Hubungan yang saling menguntungkan; serta - Proses pengadaan barang/jasa yang adil dan transparan.	- Menjalin kerja sama yang adil dan transparan, sesuai dengan peraturan pada perjanjian/kontrak kerja; - Membangun hubungan kerja yang harmonis dengan mitra kerja; serta - Memenuhi kewajiban dalam perjanjian/kontrak kerja.	- Perumusan kontrak kerja sama; serta - Pelaksanaan pertemuan berkala.	Sepanjang tahun atau sesuai kebutuhan.
Business Partners	- Responsibility; and - Dependency.	- Mutually beneficial relationship; and - Fair and transparent goods/services procurement process.	- Establish fair and transparent cooperation in accordance with regulations on work agreement/contract; - Build a harmonious working relationship with business partners; and - Fulfil the obligations in the work agreement/contract.	- Formulating cooperation contracts; and - Conducting periodic meetings.	All year round or as needed.
Pemegang Saham	- Tanggung Jawab; dan - Perspektif; dan - Pengaruh.	- Kinerja keuangan dan non-keuangan; - Kinerja lingkungan, sosial, dan tata kelola (LST); - Pertumbuhan nilai saham; serta - Penerapan prinsip keuangan berkelanjutan.	- Menyusun Rencana Bisnis Bank (RBB) dan RAKB; - Menjaga kinerja Bank tetap optimal dan sesuai target, dengan memperhatikan aspek ekonomi, sosial, dan lingkungan; - Menerapkan tata kelola perusahaan (GCG) secara optimal; - Pengelolaan manajemen risiko dan reputasi; serta - Keterbukaan informasi.	- Pelaksanaan Rapat Umum Pemegang Saham (RUPS) dan Paparan Publik; - Penyampaian Laporan Tahunan; serta - Penyediaan sarana akses informasi.	Setiap tahun, sesuai waktu yang ditentukan atau, sesuai kebutuhan.
Shareholder	- Responsibility; dan - Perspective; and - Influence.	- Financial and non-financial performance; - Environmental, social and governance (ESG) performance; - Stock value growth; and - Implementation of sustainable finance principles.	- Prepare the Bank Business Plan (RBB) and RAKB; - Maintain the Bank's performance to remain optimal and on target, by observing economic, social, and environmental aspects; - Implement good corporate governance (GCG) optimally; - Manage risk and reputation management; and - Information disclosure.	- Organizing the General Meeting of Shareholders (GMS) and Public Expose; - Submitting Annual Report; and - Providing channels for access to information.	Annually, at set times or, as needed.
Pemerintah	- Tanggung Jawab; dan - Pengaruh.	- Kepatuhan atas peraturan dan perundang-undangan; - Penyampaian beragam laporan yang wajib; serta - Pemenuhan kewajiban perpajakan.	- Memastikan pemenuhan seluruh peraturan yang berlaku bagi Bank; - Meningkatkan kualitas pelaksanaan GCG; - Menyampaikan setiap laporan dengan tepat waktu; serta - Membayar pajak dan penerimaan negara bukan pajak (PNBP).	- Penyampaian Laporan Tahunan, Laporan Keuangan, Laporan GCG, dan laporan lainnya dengan tepat waktu; serta - Pembayaran dan pelaporan pajak dan PNBP.	Sesuai waktu yang ditentukan, sesuai kebutuhan, atau setiap tahun.
Government	- Responsibility; and - Influence.	- Compliance with laws and regulations; - Submission of various mandatory reports; and - Fulfilment of tax obligations.	- Ensure compliance with all regulations applicable to the Bank; - Improve the quality of GCG implementation; - Submit each report in a timely manner; and - Pay taxes and non-tax state revenue (PNBP).	- Submission of Annual Report, Financial Statements, GCG Report, and other reports in a timely manner; and - Paying and reporting taxes and PNBP.	At a set time, as needed, or annually.

Kelompok Pemangku Kepentingan Stakeholder Group	Dasar Pemilihan Selection Basis	Kebutuhan Pemangku Kepentingan Stakeholder Needs	Respons Terhadap Kebutuhan Pemangku Kepentingan Response to Stakeholder Needs	Metode Pelibatan Engagement Method	Frekuensi Pelaksanaan Implementation Frequency
Hubungan Kemasyarakatan/ Organisasi Sosial/ Lembaga Swadaya Masyarakat, dan Media Community Relations/Social Organizations/ Non-Governmental Organizations, and Media	- Tanggung Jawab; - Ketergantungan; - Perhatian; dan - Perspektif. - Responsibility; - Dependency; - Attention; and - Perspective.	- Dampak dan kinerja lingkungan; - Program tanggung jawab sosial dan lingkungan (TJSL); - Kesempatan untuk berkolaborasi dalam program TJSL; - Informasi kegiatan Bank; serta - Pemahaman mengenai keuangan berkelanjutan. - Environmental impact and performance; - Social and environmental responsibility program (TJSL); - Opportunity to collaborate in TJSL program; - Information on Bank activities; and - Understanding of sustainable finance.	- Melaksanakan kegiatan TJSL dengan turut melibatkan organisasi sosial/ lembaga swadaya masyarakat; - Memberikan pemahaman dan perannya dalam penerapan keuangan berkelanjutan Bank; serta - Menyediakan informasi yang relevan dan transparan melalui situs web Bank. - Conduct TJSL activities by involving social organizations/ non-governmental organizations; - Provide understanding and role in implementing the Bank's sustainable finance; and - Provide relevant and transparent information through the Bank's website.	- Pelaksanaan program TJSL; - Penyediaan WBS untuk menyampaikan pengaduan masyarakat; - Pemutakhiran informasi pada situs web Bank dan Bursa Efek Indonesia; serta - Pelaksanaan paparan publik dan <i>press release/conference</i>. - Conducting TJSL program; - Providing WBS to receive public complaint; - Updating information on the Bank's website and Indonesia Stock Exchange's website; and - Conducting public expose and press release/conference.	Sesuai rencana pelaksanaan program atau sesuai kebutuhan. According to the program implementation plan or as needed.

Topik Material

Topik material dalam Laporan Tahunan Bank INA tahun 2024 tetap konsisten dengan tahun sebelumnya karena tidak ada perubahan signifikan dalam aktivitas bisnis, meskipun Bank telah resmi ditunjuk sebagai Bank Persepsi oleh Kementerian Keuangan Republik Indonesia.

Material Topics

The material topics in Bank INA's 2024 Annual Report remain consistent with the previous year, as there were no significant changes in business activities, despite the Bank's official appointment as a Collection Bank by the Ministry of Finance of the Republic of Indonesia.

Topik Material Material Topics	Alasan Bersifat Material Material Reasons
ASPEK EKONOMI ECONOMIC ASPECT	
Nilai Ekonomi Langsung yang Dihasilkan dan Dibagikan Direct Economic Value Generated and Distributed	Menggambarkan pencapaian dan kinerja Bank selama tahun pelaporan. Describe the Bank's achievements and performance during the reporting year.
Dampak Ekonomi Tidak Langsung Indirect Economic Impact	Menggambarkan manfaat atas keberadaan Bank bagi masyarakat. Describe the benefits of the Bank's existence for the community.
Praktik Pengadaan Procurement Practice	Menggambarkan komitmen Bank terhadap keberadaan dan keberlangsungan ekonomi pemasok lokal. Describe the Bank's commitment to the existence and economic sustainability of local suppliers.
Anti-Korupsi Anti-Corruption	Menggambarkan komitmen Bank untuk menyelenggarakan kegiatan operasional secara bersih, jujur, dan transparan. Describe the Bank's commitment to conducting operational activities in a clean, honest, and transparent manner.
Bersaing Sehat/Anti-Monopoli Healthy Competition/Anti-Monopoly	Menggambarkan komitmen Bank untuk bersaing secara sehat, menghindari praktik bisnis yang tidak terpuji. Describe the Bank's commitment to fair competition, avoiding unsavory business practices.

Topik Material Material Topics	Alasan Bersifat Material Material Reasons
ASPEK SOSIAL MATERIAL TOPICS	
Ketenagakerjaan Employment	Menggambarkan komitmen Bank tentang pentingnya pengelolaan karyawan/SDM. Describe the Bank's commitment to the importance of managing employees/HR.
Kesehatan dan Keselamatan Kerja Occupational Health and Safety	Menggambarkan komitmen Bank dalam menyediakan tempat kerja yang aman dan nyaman. Describe the Bank's commitment to providing a safe and comfortable workplace.
Pelatihan dan Pendidikan Training and Education	Menggambarkan komitmen Bank dalam upaya meningkatkan kompetensi karyawan. Describe the Bank's commitment to making efforts to improve employees' competencies.
Keanekaragaman dan Kesempatan yang Setara Diversity and Equal Opportunity	Menggambarkan komitmen Bank dalam menghargai keberagaman dan kesetaraan untuk maju dan berkembang. Describe the Bank's commitment to respecting diversity and equality to progress and develop.
Non-Diskriminasi Non-Discrimination	Menggambarkan komitmen Bank dalam menghargai kesamaan antar sesama. Describe the Bank's commitment to respecting similarities among people.
Praktik Pengamanan Security Practices	Menggambarkan komitmen Bank dalam menyediakan petugas keamanan yang mampu menghargai hak asasi manusia. Describe the Bank's commitment to providing security officers who respect human rights.
Penilaian Hak Asasi Manusia Human Rights Assessment	Menggambarkan komitmen Bank INA terhadap hak asasi manusia sehingga tidak terjadi pelanggaran karena bisa berdampak buruk pada operasional Bank. Describe Bank INA's commitment to human rights so that no violations occur that can have a negative impact on the Bank's operations.
Kesehatan dan Keselamatan Nasabah Customer Health and Safety	Menggambarkan komitmen Bank dalam memberikan pelayanan terbaik sehingga nasabah bisa memanfaatkan produk Bank secara aman dan nyaman. Describe the Bank's commitment to providing the best service so that customers can utilize the Bank's products safely and comfortably.
Privasi Nasabah Customer Privacy	Menggambarkan komitmen Bank dalam menjaga kerahasiaan data nasabah. Describe the Bank's commitment to maintaining customer data confidentiality.
Kepatuhan Sosial Ekonomi Socio-Economic Compliance	Menggambarkan komitmen Bank dalam menaati peraturan tentang sosial-ekonomi, seperti ketenagakerjaan, bersaing sehat, dan non-diskriminasi. Describe the Bank's commitment to complying with socio-economic regulations, such as employment, healthy competition, and non-discrimination.
Literasi dan Inklusi Keuangan Financial Literacy and Inclusion	Menggambarkan komitmen Bank dalam memberikan pemahaman bagi masyarakat terkait manfaat produk dan jasa perbankan yang sangat penting dalam meningkatkan kesejahteraan ekonomi dan sosial. Describe the Bank's commitment to providing understanding to the public regarding the benefits of banking products and services, which are very important in improving economic and social welfare.
ASPEK LINGKUNGAN ENVIRONMENTAL ASPECT	
Energi Energy	Menggambarkan komitmen Bank dalam melakukan efisiensi penggunaan energi karena aktivitas operasional menggunakan energi yang cukup besar. Describe the Bank's commitment to performing efficiency in energy use because the operational activities use a large amount of energy.
Penggunaan Kertas Use of Paper	Menggambarkan komitmen Bank untuk melakukan penghematan kertas sebagai bentuk kepedulian terhadap lingkungan. Describe the Bank's commitment to saving paper as a form of concern for the environment.

Verifikasi Tertulis dari Pihak Independen

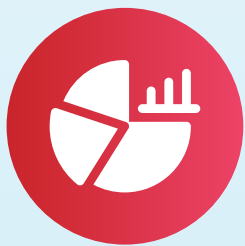
[POJK51-G.1]

Saat ini, Laporan Tahunan Bank belum diverifikasi oleh pihak independen. Meskipun demikian, manajemen Bank memastikan bahwa seluruh data dan informasi yang disajikan bersumber dari data yang akurat, dapat dipertanggungjawabkan, serta disusun sesuai dengan prinsip-prinsip keberlanjutan. Ke depan, Bank akan mempertimbangkan untuk bekerja sama dengan pihak independen guna meningkatkan transparansi dan kualitas laporan yang dihasilkan.

Written Verification from Independent Party

[POJK51-G.1]

Currently, the Bank's Annual Report has not been verified by an independent party. However, the Bank's management ensures that all data and information presented are sourced from accurate and accountable data and are prepared in accordance with sustainability principles. Going forward, the Bank will consider collaborating with an independent party to enhance the transparency and quality of the report.



KILAS KINERJA 2024



2024 Performance Highlights



Ikhtisar Kinerja Keberlanjutan

Sustainability Performance Highlights

Keberlanjutan Kinerja Ekonomi [POJK51-B.1] [POJK51-C.3]

Sustainability of Financial Performance

Kinerja Keuangan

Financial Performance

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2024	2023	2022	2021	2020	Description
POSISI KEUANGAN						FINANCIAL POSITION
Total Aset	24.436.734	24.384.580	20.552.736	15.055.850	8.437.685	Total Assets
Aset Produktif Bersih	24.413.266	22.744.957	19.010.506	13.237.083	8.006.610	Net Earning Assets
Pinjaman Diterima	-	-	-	-	-	Loan Received
Total Ekuitas	3.612.974	3.556.158	3.288.088	2.373.675	1.217.144	Total Equity
Total Liabilitas	20.823.760	20.828.422	17.264.648	12.682.175	7.220.541	Total Liabilities
Total Biaya Dana (%)	5,67	5,22	3,73	4,51	6,09	Total Cost of Funds (%)
Jumlah Lembar Saham yang Ditempatkan dan Disetor (juta Lembar)	6.135	6.135	5.937	5.937	2.725	Number of Issued and Paid-up Shares (million Shares)
LABA (RUGI) DAN PENGHASILAN KOMPREHENSIF LAINNYA						PROFIT (LOSS) AND OTHER COMPREHENSIVE INCOME
Pendapatan (Beban) Bunga						Interest Income (Expense)
Pendapatan Bunga	1.889.119	1.726.605	1.172.750	673.334	430.256	Interest Income
Beban Bunga	(1.176.059)	(1.016.631)	(613.873)	(461.747)	(261.553)	Interest Expense
Pendapatan Bunga - Neto	713.060	709.974	558.877	211.587	168.703	Interest Income - Net
Pendapatan Operasional Lainnya						Other Operating Income
Beban Operasional Lainnya	(653.683)	(501.680)	(386.257)	(258.782)	(213.290)	Other Operating Expenses
Laba Sebelum Beban Pajak	107.463	267.531	202.853	50.177	28.621	Income Before Tax Expense
Beban Pajak - Neto	(25.615)	(59.655)	(45.805)	(10.429)	(9.245)	Tax Expense - Net
Laba Bersih Tahun Berjalan	81.848	207.876	157.048	39.748	19.376	Net Income for the Year
Penghasilan (Beban) Komprehensif Lain						Other Comprehensive Income (Loss)
Pos-Pos yang Tidak Akan Direklasifikasi ke Laba Rugi:						Items that will not be Reclassified to Profit or Loss:
Pengukuran Kembali Liabilitas Imbalan Kerja	1.045	(1.403)	255	566	(1.687)	Remeasurement of Employee Benefit Liabilities
Pajak Penghasilan Terkait	(230)	309	(55)	(94)	346	Related Income Tax
	815	(1.094)	200	472	(1.341)	
Pos-pos yang Akan Direklasifikasi ke Laba Rugi:						Items that May Be Reclassified to Profit and Loss:
Keuntungan (Kerugian) yang Belum Direalisasi atas Perubahan Nilai Wajar Efek-Efek yang Diklasifikasikan sebagai Nilai Wajar melalui Penghasilan Komprehensif	(33.136)	64.117	(48.844)	(85.618)	53.690	Unrealized Gain (Loss) on Changes in Fair Value of Marketable Securities Classified as Fair Value through Comprehensive Income
Cadangan Kerugian Penurunan Nilai atas Efek-Efek yang Diklasifikasikan sebagai Nilai Wajar melalui Penghasilan Komprehensif Lain	3	11.273	547	143	10	Allowance for Impairment Losses on Marketable Securities Classified as Fair Value through Other Comprehensive Income

Uraian	2024	2023	2022	2021	2020	Description
Pajak Penghasilan Terkait	7.286	(14.102)	10.754	17.684	(10.514)	Related Income Tax
	(25.847)	61.288	(37.543)	(67.791)	43.186	
Penghasilan (Beban) Komprehensif Lainnya Tahun Berjalan - Setelah Pajak	(25.032)	60.194	(37.343)	(67.319)	41.845	Other Comprehensive Income (Loss) for the Year - Net of Tax
Total Penghasilan Komprehensif Tahun Berjalan	56.816	268.070	119.705	(27.571)	61.221	Total Comprehensive Income for the Year
Laba Per Saham Dasar dan Dilusian (Nilai Penuh)	13,34	33,89	26,45	7,03	3,43	Basic and Diluted Earnings Per Share (Full Amount)
ARUS KAS						CASH FLOWS
Arus Kas dari (untuk) Aktivitas Operasi	1.134.960	72.808	(247.730)	3.434.690	2.269.456	Cash Flows from (for) Operating Activities
Arus Kas untuk Aktivitas Investasi	(2.274.175)	467.063	(1.209.010)	(1.506.126)	(1.224.925)	Cash Flows for Investing Activities
Arus Kas dari (untuk) Aktivitas Pendanaan	(26.918)	(24.823)	778.589	1.166.050	(16.409)	Cash Flows from (for) Financing Activities
Kenaikan (Penurunan) Bersih Kas dan Setara Kas (Net)	(1.166.133)	515.048	(678.151)	3.094.614	1.028.122	Net Increase (Decrease) in Cash and Cash Equivalents (Net)
Posisi Kas dan Setara Kas di Awal Tahun	5.023.630	4.508.582	5.186.733	2.092.119	1.063.997	Position of Cash and Cash Equivalents at Beginning of Year
Posisi Kas dan Setara Kas di Akhir Tahun	3.857.497	5.023.630	4.508.582	5.186.733	2.092.119	Position of Cash and Cash Equivalents at End of Year
RASIO-RASIO KEUANGAN DAN KEPATUHAN (%)						FINANCIAL AND COMPLIANCE RATIOS (%)
Permodalan						Capital
Rasio Kewajiban Penyediaan Modal Minimum						Capital Adequacy Ratio
Dengan Memperhitungkan Risiko Kredit dan Operasional	25,11	26,16	31,13	54,75	40,11	By Calculating Credit and Operations Risk
Dengan Memperhitungkan Risiko Kredit, Operasional, dan Pasar	25,07	26,10	31,12	53,14	40,08	By Calculating Credit, Operations, and Market Risks
Aset Produktif						Earning Assets
Rasio Kredit Bermasalah (NPL) - Gross	3,46	3,44	1,73	2,62	1,43	Non-Performing Loans (NPL) - Gross
Rasio Kredit Bermasalah (NPL) - Net	2,20	1,69	0,55	1,64	0,20	Non-Performing Loans (NPL) - Net
Aset Produktif Bermasalah	1,80	1,75	0,79	0,74	0,52	Non-Performing Earning Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan Terhadap Aset Produktif	1,38	1,48	1,25	1,08	1,28	Allowance for Impairment Losses (CKPN) of Financial Assets to Earning Assets
Rentabilitas						Profitability
Imbal Hasil atas Aset (ROA)	0,44	1,17	1,09	0,44	0,51	Return on Assets (ROA)
Imbal Hasil atas Ekuitas (ROE)	2,35	6,14	6,57	3,19	1,69	Return on Equity (ROE)
Biaya Operasional Terhadap Pendapatan Operasional (BOPO)	93,87	84,37	82,43	92,42	93,80	Operating Costs to Operating Income (BOPO)
Margin Bunga Bersih (NIM)	3,29	3,12	3,49	2,25	3,40	Net Interest Margin (NIM)
Liabilitas Terhadap Ekuitas	576,36	585,70	525,07	534,28	593,24	Debt to Equity
Liabilitas Terhadap Aset	85,21	85,41	84,00	84,23	85,57	Debt to Assets
Likuiditas						Liquidity
Rasio Kredit Terhadap Total Pendanaan (LFR)	65,34	65,60	63,06	29,67	41,26	Loans to Funding Ratio (LFR)



Uraian	2024	2023	2022	2021	2020	Description
Kepatuhan						Compliance
Persentase Pelanggaran BMPK						Percentage of LLL Violations
Pihak Terkait	-	-	-	-	-	Related Parties
Pihak Tidak Terkait	-	-	-	-	-	Non-Related Parties
Persentase Pelampauan BMPK						Percentage of LLL Excess
Pihak Terkait	-	-	-	-	-	Related Parties
Pihak Tidak Terkait	-	-	-	-	-	Non-Related Parties
Giro Wajib Minimum (GWM) - Rupiah	12,67	15,87	17,61	21,65	3,09	Minimum Statutory Reserves (GWM) - Rupiah
Giro Wajib Minimum (GWM) - Valuta Asing	6,52	6,24	4,58	10,34	4,28	Minimum Statutory Reserves (GWM) - Foreign Currency
Posisi Devisa Neto	0,00	0,00	0,00	0,13	0,18	Net Open Position
Transaksi Spot dan Derivatif	574	1.471	783	310	-	Spot and Derivative Transactions

Kinerja Operasional Operating Performance

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2024	2023	2022	2021	2020	Description
Pinjaman yang Diberikan	13.150.442	12.677.186	9.749.245	3.709.335	2.931.448	Loan Received
Dana Pihak Ketiga	20.127.216	19.315.909	15.462.825	12.502.036	7.104.540	Third-Party Funds
Pemasaran dan Kredit						Marketing and Loans
Total Pendapatan	1.268.294	1.171.868	678.539	316.132	266.761	Total Income
Total Beban	(1.341.565)	(1.108.172)	(710.952)	(521.263)	(319.176)	Total Expense
Treasury Treasury dan Financial Institutions						Treasury and Financial Institutions
Total Pendapatan	636.897	579.874	491.471	434.786	219.909	Total Income
Total Beban	(23.376)	(26.334)	(3.543)	(2.418)	(807)	Total Expense
Trade Finance						Trade Finance
Total Pendapatan	10.995	14.186	16.410	3.549	115	Total Income
Total Beban	(16)	(60)	(56)	(166)	-	Total Expense

Keberlanjutan Kinerja Sosial [POJK51-B.3] Sustainability of Social Performance

Uraian	Satuan Unit	2024	2023	2022	2021	2020	Description
PENGELOLAAN KARYAWAN							EMPLOYEE MANAGEMENT
Total Karyawan	Orang People	1.187	997	739	619	585	Total Employees
Total Karyawan Wanita	Orang People	435	349	231	198	175	Total Female Employees
Pelatihan Karyawan	Peserta Participant	8.100	3.807	3.738	2.817	2.951	Employee Training
PENGEMBANGAN SOSIAL DAN KEMASYARAKATAN							SOCIAL AND COMMUNITY DEVELOPMENT
Jenis Kegiatan	Program Program	5	7	6	9	4	Type of Activity
Biaya Investasi Sosial	Rupiah	279.981.500	213.958.850	206.966.905	317.163.270	280.919.695	Social Investment Cost

Keberlanjutan Kinerja Lingkungan Hidup [POJK51-B.2]
Sustainability of Environmental Performance

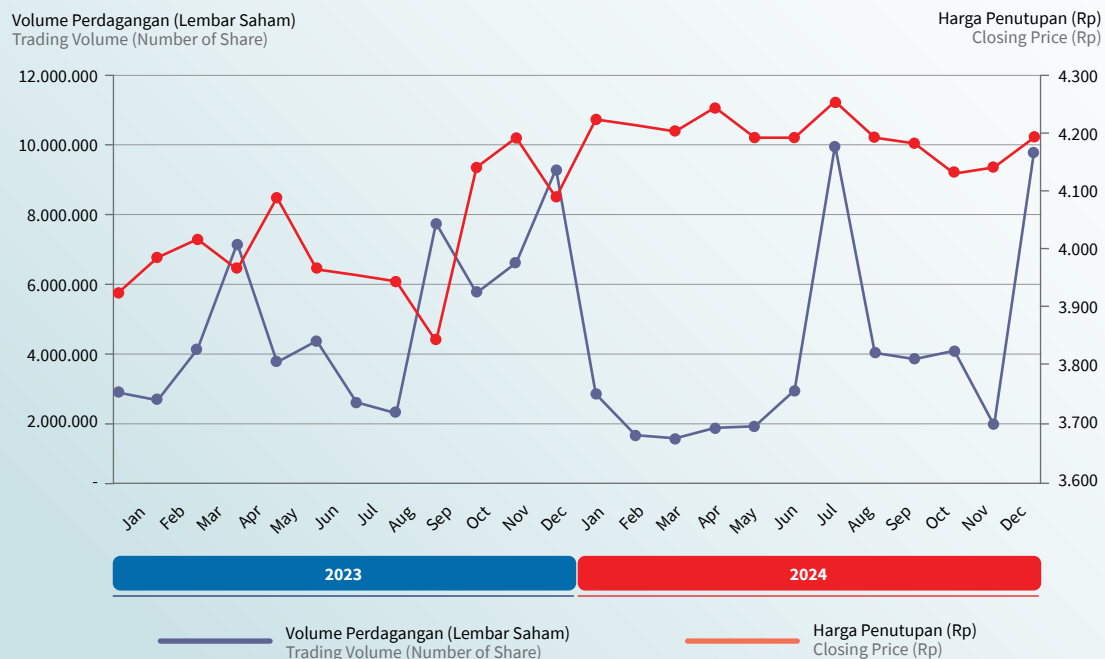
Uraian	Satuan Unit	2024	2023	2022	2021	2020	Description
Pembiayaan Kegiatan Usaha Berkelanjutan	jutaan Rupiah million Rupiah	2.768.276	4.268.348	3.401.435	978.012	1.072.983	Financing of Sustainable Business Activities
Penggunaan Listrik	jutaan Rupiah million Rupiah	2.945	2.047	1.879	1.352	1.287	Use of Electricity
Penggunaan Bahan Bakar Minyak (BBM)	jutaan Rupiah million Rupiah	2.455	2.165	1.672	1.279	1.182	Use of Fuel Oil
Biaya Penggunaan Air Minum	jutaan Rupiah million Rupiah	137	131	90	68	65	Drinking Water Usage Fees
Penggunaan Kertas	Rim Ream	1.534	2.138	1.392	1.284	880	Use of Paper

Ikhtisar Saham
Share Highlights

Tahun Year	Periode Period	Harga Tertinggi Highest Price (Rp)	Harga Terendah Lowest Price (Rp)	Harga Penutupan Closing Price (Rp)	Volume Perdagangan (Lembar) Trading Volume (Share)	Jumlah Saham Beredar (Lembar) Total Outstanding Shares (Share)	Kapitalisasi Pasar Market Capitalization (Rp)
2024	Kuartal I 1 st Quarter	4.270	4.000	4.200	5.903.600	6.073.369.498	25.508.151.891.600
	Kuartal II 2 nd Quarter	4.300	4.000	4.190	6.563.800	6.073.369.498	25.447.418.196.620
	Kuartal III 3 rd Quarter	4.280	3.950	4.180	17.615.000	6.073.369.498	25.386.684.501.640
	Kuartal IV 4 th Quarter	4.190	3.970	4.190	15.599.500	6.073.369.498	25.447.418.196.620
2023	Kuartal I 1 st Quarter	4.020	3.930	4.020	4.058.800	6.073.369.498	24.414.945.381.960
	Kuartal II 2 nd Quarter	3.990	3.890	3.970	4.296.000	6.073.369.498	24.111.276.907.060
	Kuartal III 3 rd Quarter	3.950	3.610	3.850	7.761.900	6.073.369.498	23.382.472.567.300
	Kuartal IV 4 th Quarter	4.400	4.090	4.090	9.217.500	6.073.369.498	24.840.081.246.820



Grafik Pergerakan Harga Penutupan Saham dan Volume Perdagangan Graph of Movement of Closing Price and Trading Volume



Aksi Korporasi

Selama tahun 2024, Bank INA tidak melakukan aksi korporasi apa pun, termasuk pemecahan saham, penggabungan saham, dividen saham, pembagian saham bonus, maupun perubahan nilai nominal saham.

Corporate Action

In 2024, Bank INA did not carry out any corporate actions, such as stock splits, reverse stock splits, stock dividends, bonus share distributions, or changes to the nominal value of its shares.

Aktivitas Perdagangan Saham

Bank INA berkomitmen untuk mematuhi seluruh kebijakan dan peraturan perundang-undangan yang berlaku di pasar modal. Oleh karena itu, sepanjang tahun 2024, tidak terdapat sanksi yang dikenakan oleh regulator, baik berupa penghentian sementara perdagangan maupun pembatalan pencatatan saham.

Stock Trading Activity

Bank INA is committed to complying with all applicable policies and regulations in the capital market. As a result, throughout 2024, the Bank did not receive any sanctions from regulators, including trading suspensions or delisting of shares.

Ikhtisar Obligasi Bonds Highlights

Selama tahun 2024, Bank tidak menerbitkan efek selain saham, termasuk obligasi, sukuk, maupun obligasi konversi.

Throughout 2024, the Bank did not issue any securities other than shares, including bonds, sukuk, or convertible bonds.

Peristiwa Penting Significant Events



➤ **1 Februari 2024**
February 1, 2024

Peresmian gedung Kantor Cabang Melawai Jakarta Selatan.

Inauguration of Melawai Branch Office Building, South Jakarta.



➤ **22 Februari–3 Maret 2024**
February 22 – March 3, 2024

Berpartisipasi dalam ASG Expo 2024 di Indonesia Design District (IDD) PIK 2 yang diselenggarakan oleh Agung Sedayu Group (ASG).

Participated in ASG Expo 2024 at Indonesia Design District (IDD) PIK 2, organized by Agung Sedayu Group (ASG).



➤ **15 Maret 2024**
March 15, 2024

Pelaksanaan RUPS Luar Biasa.

Conducting Extraordinary General Meeting of Shareholders (EGMS).



➤ **25 April 2024**
April 25, 2024

Go-Live dan *Launching* Bank INA sebagai Bank Persepsi.

Go-Live and Launch of Bank INA as a Collection Bank.



➤ **8 Mei 2024**
May 8, 2024

Peresmian Kantor Cabang Pantai Indah Kapuk.

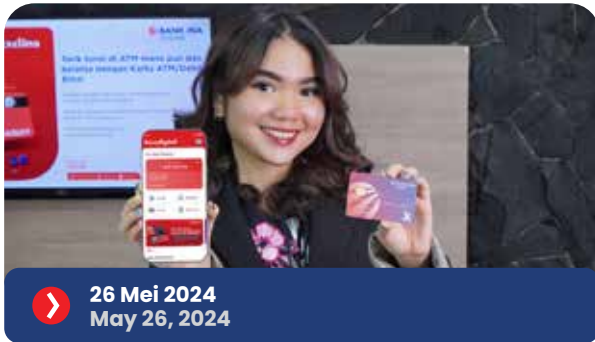
Inauguration of Pantai Indah Kapuk Branch Office.



➤ **27 Mei 2024**
May 27, 2024

Peluncuran Layanan API Binadigital.

Launch of Binadigital API Service.



26 Mei 2024
May 26, 2024

Peluncuran Fitur Kartu ATM/Debit Binadigital.
Launch of Binadigital ATM/Debit Card Feature.



20 Juni 2024
June 20, 2024

Pelaksanaan RUPS Luar Tahunan dan RUPS Luar Biasa.
Conducting Annual General Meeting of Shareholders (AGMS) and Extraordinary General Meeting of Shareholders (EGMS).



11 Juli 2024
July 11, 2024

Peresmian Kantor Cabang Puri.

Inauguration of Puri Branch Office.



19 Juli 2024
July 19, 2024

Penandatanganan Perjanjian Kerja Sama antara PT Kustodian Sentral Efek Indonesia (KSEI) dengan Bank Administrator RDN - Bank Pembayaran periode 2024-2029.

Signing of the Cooperation Agreement between PT Kustodian Sentral Efek Indonesia (KSEI) and the RDN Administrator Bank - Payment Bank for the 2024-2029 period.



8 Agustus 2024
August 8, 2024

Peluncuran layanan pembelian Surat Berharga Negara (SBN) Ritel di Pasar Perdana.

Launch of Retail Government Securities (SBN) purchase service in the Primary Market.



4 September 2024
September 4, 2024

Perayaan Hari Pelanggan Nasional tahun 2024 di beberapa cabang utama di DKI Jakarta dan Jawa Barat, yaitu Kantor Cabang (KC) Ariobimo, KC Melawai, KC Puri, dan KC Dago Bandung.

Celebration of National Customer Day 2024 at several key branches in DKI Jakarta and West Java, including Ariobimo Branch Office, Melawai Branch Office, Puri Branch Office, and Dago Bandung Branch Office.



Peluncuran Setor Tunai di Indomaret sebagai Agen Penjual Efek Reksa Dana.

Launch of Cash Deposit at Indomaret as Selling Agent for Mutual Fund Securities.



Peresmian Kantor Cabang Dago Bandung.

Inauguration of Dago Bandung Branch Office.



Peresmian Kantor Cabang Bukit Darma Surabaya.

Inauguration of Bukit Darma Surabaya Branch Office.



Penandatanganan Kerja Sama Pemberian Beasiswa kepada Mahasiswa Universitas Kristen Krida Wacana tahun 2024.

Signing of Cooperation Agreement for Scholarship Grants to Universitas Kristen Krida Wacana Students in 2024.



Peresmian Kantor Cabang Pembantu Sunter.
Inauguration of Sunter Sub-Branch Office.



Peresmian Kantor Cabang Pembantu Bumi Serpong Damai (BSD).
Inauguration of Bumi Serpong Damai (BSD) Sub-Branch Office.



Tim Tanggap Insiden Siber Bank INA resmi terdaftar di Badan Siber dan Sandi Negara (BSSN).

Bank INA's Cyber Incident Response Team is officially registered with the National Cyber and Crypto Agency (BSSN).



Peluncuran dan Kerja Sama Pemasaran Produk Reksa Dana dengan PT Sequis Aset Manajemen (Sequis AM).

Launch and Marketing Collaboration of Mutual Fund Products with PT Sequis Aset Manajemen (Sequis AM).



Penandatanganan Perjanjian Kerja Sama Bank Penyimpan Dana Margin PT Bank Ina Perdana Tbk dan PT Kliring Berjangka Indonesia.

Signing of the Margin Fund Custodian Agreement between PT Bank Ina Perdana Tbk and PT Kliring Berjangka Indonesia.



Berpartisipasi dalam acara Indonesia Human Capital & Beyond Summit 2024 di JIExpo Jakarta.

Participation in the Indonesia Human Capital & Beyond Summit 2024 at JIExpo Jakarta.



Bank INA sebagai Bank Kustodian.
Bank INA as the Custodian Bank



Appreciation Trip nasabah prioritas Bank INA ke Chongqing, China.
Bank INA Priority Customer Appreciation Trip to Chongqing, China.



Peresmian Kantor Cabang Pembantu Pondok Indah.
Inauguration of Pondok Indah Sub-Branch Office.





Penghargaan dan Sertifikasi Awards and Certifications

Penghargaan Awards



**Top Digital Innovation in
Product Offering and
Experience Innovation**

Tanggal / Dated
20 Februari 2024 / February 20, 2024

Penyelenggara / Organizer
The Iconomics



**Gold Award - Excellent
Kategori / Category
Bank-Public Company**

Tanggal / Dated
22 Februari 2024 / February 22, 2024

Penyelenggara / Organizer
Economic Review



**The Best Corporate Secretary
& Communication
Award IX 2024
Kategori / Category
Bank-Public Company**

Tanggal / Dated
28 Maret 2024 / March 28, 2024

Penyelenggara / Organizer
Economic Review



**The Best Conventional Bank
(KBMI1) Kategori Aset
Rp10 Triliun - <Rp25 Triliun**

**The Best Conventional Bank
(KBMI1) Asset Category
Rp10 Trillion - <RP25 Trillion**

Tanggal / Dated
1 April 2024 / April 1, 2024

Penyelenggara / Organizer
Infobank - Isentia



**Best Sales Marketing,
Platinum Award,
Kategori / Category
Very Excellent**

Tanggal / Dated
29 Mei 2024 / May 29, 2024

Penyelenggara / Organizer
Economic Review



**Best Director for Indonesia
Sales Marketing untuk
Direktur Bisnis Retail,
Yandy Ramadhani**

**Best Director for Indonesia
Sales & Marketing awarded to
Yandy Ramadhani, Director of
Retail Business**

Tanggal / Dated
29 Mei 2024 / May 29, 2024

Penyelenggara / Organizer
Economic Review



**Indonesia Best Bank 2024
for Excellent Innovation in
Products and Digital Services
(Kategori: KBMI 1, Swasta /
Category: KBMI 1, Private)**

Tanggal / Dated
31 Juli 2024 / July 31, 2024

Penyelenggara / Organizer
Warta Ekonomi



**The Excellent Performance
Bank 2023 (KBMI 1)**

Tanggal / Dated
29 Agustus 2024 / August 29, 2024

Penyelenggara / Organizer
Infobank



**Bank Berpredikat
"Sangat Prima"**
Kategori Modal Inti sampai
dengan Rp6 Triliun (KBMI I)
dan Aset Rp20 Triliun sampai
dengan di Bawah Rp25 Triliun

Bank Predicate "Very Excellent"
Core Capital Category up
to Rp6 Trillion (KBMI I) and
Assets Rp20 Trillion up to
Under Rp25 Trillion

Tanggal / Dated
9 September 2024 /
September 9, 2024

Penyelenggara / Organizer
Peluang



**The Best Indonesia IT &
Digital Operational Excellence
Award VI 2024**
(Gold Award - Excellent -
Kategori Bank Publik dengan
Aset >Rp25 Triliun)

(Category: Public Bank with
Assets >Rp25 Trillion)

Tanggal / Dated
27 November 2024 /
November 27, 2024

Penyelenggara / Organizer
Economic Review

Sertifikasi Certifications



**Certificate of Registration
ISO/IEC 27001:2022
Information Security
Management Systems**

Penyelenggara / Organizer
CBQA Global

Masa Berlaku / Validity Period
19 Mei 2023-18 Mei 2026 / May 19,
2023-May 18, 2026



**Certificate of Computer
Security Incident Response
Team (CSIRT) - BINA**

Penyelenggara / Organizer
Badan Siber dan Sandi Negara
(BSSN) / National Cyber and
Encryption Agency

Masa Berlaku / Validity Period
17 Mei 2024-17 Mei 2027 /
May 17, 2024-May 17, 2027

Keanggotaan Asosiasi [POJK51-C.5] Association Membership

Nama Asosiasi Association Name	Skala Asosiasi Association Scale	Posisi Bank The Bank's Position
Lembaga Penjamin Simpanan Indonesia Indonesian Deposit Insurance Corporation	Nasional National	Anggota Member
PT Kustodian Sentral Efek Indonesia Indonesia Indonesia Central Securities Depository	Nasional National	Anggota Member
Perhimpunan Bank-Bank Umum Nasional (PERBANAS) Association of National Commercial Banks	Nasional National	Anggota Member
Asosiasi Emiten Indonesia (AEI) Indonesian Public Listed Companies Association	Nasional National	Anggota Member
Ikatan Bankir Indonesia (IBI) Indonesia Banker Institute	Nasional National	Anggota Member
Lembaga Alternatif Penyelesaian Sengketa Perbankan Indonesia (LAPSPI) Indonesian Alternative Agencies for Dispute Resolution in Banking	Nasional National	Anggota Member
Indonesian Corporate Secretary Association (ICSA)	Nasional National	Anggota Member
Asosiasi Sistem Pembayaran Indonesia (ASPI) Indonesia Payment System Association	Nasional National	Anggota Member
Forum Komunikasi Direktur Operasional Perbankan Forum for Communication of Banking Operations Directors	Nasional National	Anggota Member
Asosiasi Bank Agen Penjual Efek Reksa Dana Indonesia (ABAPERDI) Indonesian Bank Association of Selling Agents for Mutual Fund Securities (ABAPERDI)	Nasional National	Anggota Member



LAPORAN MANAJEMEN



Management Report



Laporan Dewan Komisaris

Report of the Board of Commissioners

INAWATY HANDOJO

Komisaris Utama Independen
Independent President Commissioner





Pemegang Saham dan Pemangku Kepentingan yang Terhormat, Dear Shareholders and Stakeholders,

Tahun 2024 merupakan periode yang diwarnai oleh tantangan dan peluang dalam perekonomian dan industri perbankan nasional. Meskipun sektor keuangan dan sektor riil mengalami dinamika, namun pertumbuhan ekonomi relatif stabil, didukung oleh peningkatan konsumsi domestik serta akselerasi digitalisasi layanan keuangan. Dalam dinamika yang terus berkembang, PT Bank Ina Perdana Tbk mampu mempertahankan kinerja yang positif dengan strategi yang adaptif, serta optimalisasi inovasi digital untuk meningkatkan daya saing. Strategi dan kebijakan yang diterapkan pun telah selaras dengan prinsip tata kelola yang baik serta mendukung pertumbuhan berkelanjutan dan pencapaian target jangka panjang Bank.

Highlight tersebut merupakan hasil penelaahan dan evaluasi atas pengelolaan Perseroan yang dijalankan oleh Direksi sepanjang tahun 2024. Selain itu, Laporan Dewan Komisaris ini juga akan membahas prospek usaha ke depan guna memberikan gambaran yang komprehensif bagi para pemangku kepentingan. Dengan fondasi yang kokoh dan arah strategis yang jelas, Bank INA berada pada posisi yang solid untuk terus bertumbuh dan memberikan nilai tambah bagi seluruh pemangku kepentingan.

Pandangan atas Kondisi Ekonomi dan Industri Perbankan

Tahun 2024 diwarnai tantangan bagi perekonomian global, ditandai dengan eskalasi ketidakpastian akibat dinamika geopolitik, transisi kepemimpinan di berbagai negara, serta perlambatan pertumbuhan ekonomi dunia. Perubahan kebijakan di lebih dari 60 negara, termasuk Indonesia, berpotensi memengaruhi arah ekonomi dan perdagangan global, sehingga menuntut respons kebijakan yang cermat dan adaptif. Meskipun negara-negara maju menunjukkan ketahanan yang beragam, pertumbuhan ekonomi global masih menghadapi tekanan dengan divergensi yang semakin melebar.

Di tengah kondisi tersebut, Indonesia mampu mempertahankan stabilitas makroekonomi dengan pertumbuhan kumulatif sebesar 5,03% di sepanjang tahun 2024. Konsumsi domestik dan investasi tetap menjadi motor utama perekonomian, didukung oleh kebijakan fiskal yang proaktif dan inflasi yang terkendali. Namun, pelemahan nilai tukar Rupiah serta perlambatan permintaan global menjadi faktor eksternal yang perlu diantisipasi guna menjaga momentum pertumbuhan ekonomi nasional.

Di sektor perbankan, resiliensi tetap terjaga di tengah berbagai dinamika yang terjadi. Pertumbuhan kredit yang mencapai 10,39% mencerminkan solidnya permintaan pembiayaan dari sektor konsumsi, investasi, dan modal kerja. Likuiditas perbankan tetap terkendali dengan pertumbuhan dana pihak ketiga (DPK) sebesar 4,48%, demikian pula tingkat permodalan yang kuat dengan *capital adequacy ratio* (CAR) di level 26,89% menjadi bukti ketahanan

A mix of challenges and opportunities within the national economy and banking industry was the main theme of 2024. Nevertheless, despite the dynamics experienced by both the financial and real sectors, our economic growth remained relatively stable, fueled by increasing domestic consumption, as well as accelerated digital transformation of the financial services. Amidst the ever-evolving dynamics, PT Bank Ina Perdana Tbk managed to maintain solid performance through adaptive strategies and optimization of digital innovations to improve competitiveness. The strategies and policies applied through the year were aligned with the principles of good corporate governance, and supporting sustainable growth and achievement of the Bank's long-term objectives.

These highlights were the results of review and evaluation of the Company's management conducted by the Board of Directors throughout 2024. In addition, this Report of the Board of Commissioners will also discuss about future business outlook to provide a comprehensive perspective for all stakeholders. Equipped with a solid foundation and clear strategic direction, Bank INA is well-positioned to continue growing and providing added value for all stakeholders.

Views on Economic Condition and Banking Industry

In 2024, the global economy still met with challenges, marked by escalating uncertainties due to geopolitical dynamics, leadership transitions on several countries, as well as a slowdown of global economic growth. Changing policies in more than 60 countries, including Indonesia, generated the potentials to influence the direction of global economy and trade, further demanding the careful and adaptive policies responses. Although the developed countries showing various degree of resilience, the global economic growth still faced the pressure from the gapping divergence.

Amidst these conditions, Indonesia managed to maintain its macroeconomic stability, with recorded cumulative growth of 5.03% throughout 2024. Both the domestic consumption and investment remained as the primary drivers of the economy, backed by proactive fiscal policy and controlled inflation. However, the weakening of the Rupiah and a slowdown in the global demand remain as external factors to be anticipated to sustain the momentum of national economic growth.

In the banking sector, resilience remained amidst the ongoing dynamics. Credit growth reached 10.39%, reflecting a solid demand for financing from the consumption, investment, and working capital sectors. Banking liquidity is well under control, with Third-Party Funds (DPK) of 4.48%, coupled with a strong capital, as seen from the Capital Adequacy Ratio (CAR) of 26.89%, showcasing the resilience of the industry in dealing with the potential risks.



industri dalam menghadapi potensi risiko. Perbaikan rasio kredit bermasalah (*non-performing loan* atau NPL) turut menunjukkan upaya mitigasi risiko yang efektif dalam menjaga stabilitas sistem keuangan. Di sisi lain, perbankan nasional pun terus beradaptasi dengan tantangan struktural, termasuk konsolidasi perbankan daerah dan penguatan permodalan untuk meningkatkan daya saing industri.

Pengawasan atas Strategi Bisnis dan Implementasinya

Dewan Komisaris menilai bahwa, secara umum, sektor perbankan menunjukkan kinerja yang solid dan tetap berada dalam jalur pertumbuhan yang sehat. Karenanya, kami senantiasa mendorong Direksi dan jajarannya untuk memanfaatkan setiap potensi pertumbuhan serta bersikap cermat dan adaptif dalam menghadapi setiap tantangan. Hal ini diperkuat dengan optimalisasi fungsi pengawasan Dewan Komisaris secara menyeluruh terhadap perumusan dan implementasi strategi bisnis guna memastikan keselarasan kebijakan dengan visi, misi, serta kepentingan jangka panjang Bank INA. Dalam menjalankan tugas ini, kami aktif mengevaluasi rencana strategis yang disusun oleh Direksi, mencakup mitigasi risiko, optimalisasi portofolio bisnis, serta pemanfaatan teknologi dalam meningkatkan daya saing. Pengawasan dilakukan melalui rapat berkala, kajian terhadap indikator kinerja utama, serta pemberian rekomendasi strategis guna memastikan efektivitas pelaksanaan kebijakan.

Hasil pengawasan menunjukkan bahwa strategi yang diimplementasikan telah dijalankan secara disiplin dan sesuai dengan dinamika yang terjadi, sehingga mampu menghasilkan pertumbuhan yang solid di tengah tantangan industri. Bank INA berhasil menjaga total aset serta memperkuat daya saing melalui inovasi dan transformasi digital. Selain itu, setiap langkah strategis yang diambil tetap berorientasi pada pertumbuhan berkelanjutan serta menciptakan nilai tambah bagi seluruh pemangku kepentingan.

Penilaian Atas Kinerja Direksi

Di sepanjang tahun 2024, Perseroan telah menunjukkan kapabilitas yang kuat dalam menghadapi dinamika ekonomi dan tantangan industri perbankan. Berbagai strategi yang diterapkan, termasuk ekspansi jaringan kantor, peningkatan kapasitas internal, optimalisasi portofolio kredit, serta transformasi digital, telah menghasilkan kinerja yang memuaskan. Langkah proaktif dalam pengembangan produk dan layanan berbasis keberlanjutan pun turut mendukung pertumbuhan sektor usaha yang selaras dengan prinsip keuangan berkelanjutan. Selain itu, pengelolaan risiko yang *prudent* turut memperkuat ketahanan Bank dalam menjaga stabilitas keuangan.

The improvement seen in the non-performing loan (NPL) ratio also indicates effective risk mitigation efforts in maintaining financial system stability. On the other hand, the national banking also continues adapting itself with the structural challenges, which include regional bank consolidation and capital strengthening to improve the industry competitiveness.

Supervision on the Business Strategy and its Implementation

In general, the Board of Commissioners considers the banking sector demonstrated solid performance and remained on track to a sound growth trajectory. Therefore, we always encouraging the Board of Directors and its management team to utilize all available growth potentials, while maintaining the careful and adaptive in facing every challenges. This is further strengthened by the optimization of supervisory function of the Board of Commissioners on the overall formulation and implementation of business strategies, to ensure alignment of policies with Bank INA's vision, mission, and long-term interests. In carrying out this duties, we actively evaluating the strategic plans prepared by Board of Directors, including risk mitigation, portfolio optimization efforts, and utilization of technology to elevate competitiveness. Supervision is carry out through regular meetings, reviews of key performance indicators, as well as provision of strategic recommendations to ensure effective implementation of policies.

Results of the aforementioned supervision indicate that the strategies implemented have been done in good discipline and in line with the existing industry dynamics, thus enabling solid growth despite amidst the ongoing challenges in the industry. Bank INA successfully maintained its total assets while also strengthening its competitiveness via innovation and digital transformation. In addition, every strategic measure taken still oriented toward sustainable growth and creating added values for all stakeholders.

Assessment on the Board of Directors' Performance

Throughout 2024, the Company has demonstrated strong capabilities in facing the economic dynamics and challenges of the banking industry. Various strategies implemented, including expansion of office network, building the internal capacity, optimization of credit portfolio, and digital transformation, have generated satisfactory performances. The proactive measures taken in developing sustainability-based products and services also contributed to business growth, in line with sustainable finance principles. In addition, prudent risk management further strengthened the Bank's resilience in maintaining its financial stability.

Dari aspek kinerja keuangan, Bank INA berhasil mencatat pertumbuhan dengan total aset mencapai Rp24,44 triliun dan pendapatan bunga mencapai Rp713,06 miliar. Untuk menjaga posisi keuangan agar tetap solid, Bank INA telah meningkatkan penyisihan kerugian penurunan nilai sebesar Rp188,9 miliar sehingga mencatat laba bersih sebesar Rp81,8 miliar. Sementara itu, rasio kecukupan modal (CAR) tetap kuat di level 25,07%, dan rasio kredit bermasalah (NPL) terjaga di angka 3,46%. Jangkauan layanan juga semakin meluas melalui optimalisasi jaringan kantor dan penguatan infrastruktur digital.

Berdasarkan pencapaian tersebut, Dewan Komisaris memberikan apresiasi kepada Direksi atas kepemimpinan yang efektif dan visioner. Direksi telah menunjukkan dedikasi dan komitmennya dalam menerapkan strategi yang berkelanjutan, khususnya dalam mendorong inovasi dan efektivitas operasional guna memastikan pertumbuhan yang sehat dan berkelanjutan.

Evaluasi atas Penerapan Tata Kelola Perusahaan

Dewan Komisaris menilai bahwa penerapan tata kelola perusahaan yang baik (*good corporate governance* atau GCG) di Bank INA telah dijalankan secara konsisten guna memperkuat fundamental bisnis dan menjaga kepercayaan pemangku kepentingan. Prinsip transparansi, akuntabilitas, tanggung jawab, independensi, dan kesetaraan senantiasa menjadi pedoman dalam setiap kebijakan dan keputusan strategis yang diambil oleh Direksi. Begitu pun dengan upaya penyempurnaan yang terus dilakukan melalui evaluasi berkala, termasuk *self-assessment* terhadap implementasi GCG serta penguatan komunikasi dengan regulator, dan nasabah. Dengan pencapaian nilai komposit 2 dalam penilaian GCG tahun 2024, Bank INA menunjukkan tata kelola yang secara umum baik dan selaras dengan prinsip kehati-hatian perbankan.

Pengamatan atas Sistem Pelaporan Pelanggaran

Penerapan GCG di Bank INA juga disertai dengan penerapan sistem pelaporan pelanggaran (*whistleblowing system* atau WBS) yang telah berjalan secara independen dan profesional. Sistem ini memungkinkan karyawan melaporkan pelanggaran tanpa rasa takut, dengan jaminan perlindungan dan kerahasiaan. Fungsi WBS yang dikelola oleh Satuan Kerja Audit Internal (SKAI) memiliki kewenangan penuh dalam investigasi serta memastikan tindak lanjut yang transparan. Prosedur pelaporan tersedia melalui email dan *hotline*, dengan mekanisme penanganan yang berlandaskan prinsip akuntabilitas. Bank INA juga secara aktif melakukan sosialisasi untuk meningkatkan pemahaman seluruh karyawan terhadap pentingnya pelaporan pelanggaran. Karenanya, Dewan Komisaris mengapresiasi langkah Direksi dalam memperkuat WBS dan mendorong peningkatan efektivitas sistem ini guna menjaga integritas serta tata kelola perusahaan yang baik.

In terms of financial performance, Bank INA managed to record growth with total assets amounting to Rp24.44 trillion and interest income of Rp713.06 billion. In maintaining a solid financial position, Bank INA has increased its provision for impairment losses of Rp188.9 billion, resulting in Rp81.8 billion of net profit. Meanwhile, the Capital Adequacy Ratio (CAR) remained strong at 25.07%, and the Non-Performing Loan (NPL) ratio was maintained at 3.46%. Optimization of offices network and strengthening of digital infrastructure also resulted in wider service coverage.

Based on the aforementioned achievements, the Board of Commissioners extends its appreciation to Board of Directors for the effective and visionary leadership. The Board of Directors has shown dedication and commitment in implementing sustainable strategies, particularly in driving innovation and operational efficiency to ensure a sound and sustainable growth.

Evaluation on the Implementation of Corporate Governance

The Board of Commissioners considered the implementation of Good Corporate Governance (GCG) at Bank INA has been carried out consistently in strengthening the Bank's business fundamentals and upholding the trust from stakeholders. The principles of transparency, accountability, responsibility, independence, and fairness continue to serve as the guidelines for every policy and strategic decision taken or decided by the Board of Directors. Similarly, the refinement efforts that are carried out through regular evaluations, including self-assessments on the implementation of GCG, as well as improvement of communication with regulators and customers. With the achievement of composite score of 2 in the 2024 GCG assessment, Bank INA has shown overall good governance and in line with the prudence principle in banking.

Observation on the Whistleblowing System

The implementation of GCG at Bank INA is also supplemented by the implementation of an independent and professional whistleblowing system (WBS). This system allows employees to report any violation without fear, as it comes with guaranteed protection and confidentiality. The WBS function is managed by the Internal Audit Work Unit (SKAI), who holds full authority in investigating, as well as ensuring transparent follow-up actions. Reporting procedures are available via email and hotline, with handling mechanism that is based on the accountability principle. Bank INA also actively organizes dissemination to improve the understanding of all employees on the importance of reporting any violation. Therefore, the Board of Commissioners appreciates the measure taken by the Board of Directors in strengthening WBS and encourages to improve the effectiveness of this system to maintain the integrity and sound corporate governance.



Penilaian Terhadap Komite-komite di bawah Dewan Komisaris

Dewan Komisaris didukung 3 komite, yakni: Komite Audit, Komite Remunerasi dan Nominasi, serta Komite Pemantau Risiko. Setiap komite menjalankan tugasnya dengan baik pada tahun 2024 dalam mendukung penerapan tata kelola yang baik.

Komite Audit melakukan penelaahan atas hal-hal penting terkait pelaporan keuangan, sistem pengendalian internal dan kepatuhan terhadap peraturan, guna memastikan bahwa pelaksanaan kegiatan Bank INA telah sesuai dengan peraturan dari regulator dan kebijakan internal bank.

Komite Pemantau Risiko melakukan pemantauan terhadap berbagai faktor Risiko yang dihadapi Bank. Berdasarkan hasil *selfassessment*, Bank INA dapat mempertahankan tingkat kesehatan Risiko komposit dengan nilai 2 (*Low to Moderate*). Pengukuran ini disertai dengan evaluasi periodik untuk mengidentifikasi aspek yang perlu diperbaiki serta memastikan mitigasi risiko yang optimal. Dewan Komisaris pun melihat bahwa seluruh risiko telah dikelola dengan baik, tanpa dampak signifikan terhadap operasional Bank.

Komite Remunerasi dan Nominasi melakukan pemantauan terhadap manajemen sumber daya manusia Bank INA, yang pada tahun 2024 mengalami pertumbuhan kantor cabang dan jumlah karyawan yang cukup signifikan dan memberikan rekomendasi atas penyesuaian struktur organisasi Bank.

Perubahan Komposisi Anggota Dewan Komisaris

Sepanjang tahun 2024, tidak terdapat perubahan terkait komposisi anggota Dewan Komisaris Bank INA. Adapun anggota Dewan Komisaris yang menjabat saat ini diuraikan sebagai berikut.

Nama Name	Jabatan Position
Inawaty Handoyo	Komisaris Utama Independen Independent President Commissioner
Yohanes Santoso Wibowo	Komisaris Independen Independent Commissioner
Josavia Rachman Ichwan	Komisaris Commissioner

Pandangan atas Prospek Usaha Tahun 2025

Tahun 2025 diperkirakan masih diwarnai ketidakpastian global akibat tensi geopolitik, kebijakan ekonomi negara maju, serta perlambatan perdagangan dunia. Meskipun demikian, fundamental ekonomi Indonesia yang solid memberikan optimisme terhadap pertumbuhan di kisaran 5,1%-5,2%, didorong oleh konsumsi domestik dan investasi yang tetap kuat.

Assessment of Committees Under the Board of Commissioners

The Board of Commissioners is supported by 3 committees: Audit Committee, Remuneration and Nomination Committee, and Risk Monitoring Committee. Each committee conducted its duties effectively in 2024, to support the implementation of good governance practices.

The Audit Committee is reviewing important issues related to financial reporting, internal control system and regulatory compliance, to ensure that Bank INA's activities have been done were in line with both regulatory requirements and the bank's internal policies.

The Risk Monitoring Committee is monitoring various risk factors faced by the Bank. Based on self-assessment results, Bank INA maintained a composite risk health score of 2 (Low to Moderate). This measurement is accompanied by periodic evaluations to identify areas of improvement, as well as ensuring optimum risk mitigation. The Board of Commissioners also views all risks have been well-managed, without significant impact on the Bank's operations.

The Remuneration and Nomination Committee has been monitoring Bank INA's human resource management, which saw significant growth in branch offices and employees in 2024, and provided recommendations on the adjustments to the Bank's organizational structure.

Changes in the Board of Commissioners' Composition

Throughout 2024, there was no change to the composition of the Bank INA's Board of Commissioners. The current members of the Board of Commissioners are outlined as follows:

Views on Business Prospects for 2025

Global uncertainties due to geopolitical tensions, economic policies of the developed countries, as well as slowdown in global trade is projected to continue in 2025. Nevertheless, Indonesia's solid economic fundamentals fueled an optimism of growth to be in the range of 5.1%-5.2%, driven by domestic consumption and investment that remain strong.

Kebijakan-kebijakan regulator akan mempertimbangkan berbagai faktor, termasuk inflasi, laju pertumbuhan ekonomi, arah kebijakan Bank Sentral AS, dan stabilitas Rupiah. Kami sependapat dengan pandangan Direksi untuk menetapkan asumsi bisnis yang realistis dalam Rencana Bisnis Bank (RBB) agar sejalan dengan laju perekonomian.

Kami memandang bahwa Direksi perlu meningkatkan langkah-langkah yang pruden, serta siap menghadapi guncangan yang mungkin terjadi, didukung oleh manajemen risiko yang baik. Di lain Pihak, Direksi harus tetap jeli untuk memanfaatkan peluang-peluang bisnis yang ada.

Prioritas strategis bank untuk tahun 2025 adalah menjaga keseimbangan pertumbuhan dan mitigasi risiko dengan mempertahankan pertumbuhan dan menjaga kualitas kredit, meningkatkan kapabilitas digital, serta memperluas ekosistem melalui kemitraan dan akuisisi nasabah. Dengan pendekatan yang adaptif dan berorientasi pada keberlanjutan, Dewan Komisaris optimis bahwa strategi yang dijalankan akan memperkuat ketahanan Bank INA serta mendukung pertumbuhan industri Perbankan dan perekonomian nasional.

Penutup

Dewan Komisaris mengapresiasi seluruh pihak yang telah berperan dalam perjalanan Bank INA di sepanjang tahun 2024. Setiap pencapaian yang diraih merupakan hasil dari kepemimpinan strategis Direksi, ketangguhan manajemen, serta dedikasi karyawan dalam menghadapi dinamika industri perbankan. Dewan Komisaris juga menghargai kepercayaan yang senantiasa diberikan oleh Pemegang Saham, regulator, mitra usaha, dan nasabah, yang menjadi kekuatan utama dalam mendukung pertumbuhan berkelanjutan Bank. Dengan semangat kolaborasi dan komitmen terhadap tata kelola yang baik, Bank INA akan mampu terus melangkah maju, mengoptimalkan potensi, dan memberikan kontribusi terbaik bagi perekonomian nasional.

Regulatory policies will be considering various factors, including inflation, economic growth rates, the direction of U.S. Federal Reserve policies, and the stability of Rupiah. We agree with Board of Directors' view to set realistic business assumptions in the Bank's Business Plan (RBB), to be in line with the pace of the economy.

We consider it is necessary for Board of Directors to improve on prudent measures, as well as always prepared for potential shocks, backed by good risk management practices. On the other hand, the Board of Directors must also remain vigilant to capture any arising business opportunities.

In 2025, the Bank's strategic priorities will focus on balancing its growth with risk mitigation, by maintaining growth and ensuring credit quality, enhancing digital capabilities, and expanding the ecosystem via partnerships and customer acquisitions. With the adaptive and sustainability-oriented approach, the Board of Commissioners is confident the strategies implemented will strengthen Bank INA's resilience and support the continued growth of both the banking industry and the national economy.

Closing

The Board of Commissioners appreciates all parties who have contributed to Bank INA's journey throughout 2024. Every achievement made is the result of the Board of Directors' strategic leadership, management's resilience, and employees' dedication in navigating the banking industry dynamics. The Board of Commissioners also values the continuous trust from the Shareholders, regulators, business partners, and customers, as the key driving force supporting the Bank's sustainable growth. With a spirit of collaboration and a commitment to good governance, Bank INA will continue to moving forward, optimizing its potential, and providing the best contribution to the national economy.

Atas nama Dewan Komisaris
On behalf of the Board of Commissioners
PT BANK INA PERDANA TBK,



Inawaty Handoyo

Komisaris Utama Independen
Independent President Commissioner



Laporan Direksi [POJK51-D.1]

Report of the Board of Directors

HENRY KOENAIFI

Direktur Utama
President Director





Pemegang Saham dan Pemangku Kepentingan yang Terhormat, Dear Esteemed Shareholders and Stakeholders,

PT Bank Ina Perdana Tbk terus melangkah dengan optimisme dan ketangguhan di tengah lanskap industri perbankan yang dinamis. Di tahun 2024, Bank INA menghadapi tantangan dan peluang yang menuntut ketepatan strategi, ketahanan operasional, serta inovasi berkelanjutan guna mempertahankan daya saing dan pertumbuhan yang berkelanjutan. Dengan mengedepankan tata kelola yang baik, transformasi digital, serta penguatan kapabilitas sumber daya, Bank INA berhasil menjaga stabilitas kinerja dan memperluas peran dalam ekosistem keuangan nasional.

Laporan Direksi ini merangkum perjalanan Bank INA selama satu tahun terakhir. Laporan ini mencerminkan pencapaian, strategi, serta arah kebijakan yang telah ditempuh sebagai landasan bagi langkah ke depan dalam menciptakan nilai yang lebih besar bagi seluruh pemangku kepentingan.

Tinjauan Perekonomian dan Industri Perbankan Tahun 2024

Tahun 2024 ditandai dengan ketidakpastian global yang masih tinggi akibat eskalasi konflik geopolitik, transisi kepemimpinan di berbagai negara, serta perlambatan pertumbuhan ekonomi dunia. Perubahan kepemimpinan di berbagai negara turut memberikan tantangan besar karena berpotensi mengubah arah kebijakan ekonomi dan perdagangan. Dalam lanskap ekonomi global, pemulihan pascapandemi Covid-19 berlangsung dengan laju yang bervariasi, di mana negara-negara maju menunjukkan ketahanan meskipun belum sepenuhnya kembali ke tingkat pertumbuhan sebelum pandemi. Amerika Serikat mencatat pertumbuhan sebesar 2,7% pada triwulan III-2024, sementara Eropa mengalami stagnasi dengan pertumbuhan sekitar 0,9%. Di sisi lain, Tiongkok mengalami perlambatan yang cukup dalam, dengan pertumbuhan ekonomi di bawah 5%, meskipun meningkat menjadi 5,4% pada triwulan IV-2024 berkat stimulus pemerintah^[1]. Secara keseluruhan, pertumbuhan ekonomi global tahun 2024 tercatat sebesar 3,2%^[2], dengan divergensi pertumbuhan antarnegara yang semakin melebar.

Dalam menghadapi dinamika global tersebut, perekonomian Indonesia menunjukkan ketahanan yang cukup baik dengan pertumbuhan yang tetap stabil di kisaran 5,03% sepanjang tahun 2024^[3]. Pemulihan pascapandemi terus berlanjut dengan inflasi yang terkendali di level 1,57%^[4], mencerminkan stabilitas makroekonomi yang terjaga. Adapun kinerja ekonomi nasional utamanya ditopang oleh konsumsi domestik yang tumbuh 4,94%^[3], didukung oleh kebijakan fiskal yang proaktif dalam menjaga daya beli masyarakat. Investasi juga tumbuh positif sebesar 5,15%^[5], didorong oleh peningkatan investasi di sektor infrastruktur dan manufaktur. Dari sisi produksi, sektor transportasi dan pergudangan mencatat pertumbuhan tertinggi sebesar 8,64%^[5], seiring dengan peningkatan mobilitas dan aktivitas perdagangan. Meskipun demikian, tekanan eksternal dari perlambatan permintaan global dan fluktuasi nilai tukar tetap menjadi tantangan

PT Bank Ina Perdana Tbk continues moving forward with optimism and resilience amidst the dynamic banking industry landscape. In 2024, Bank INA navigated a stream of challenges and opportunities demanding proper strategies, operational resilience, and ongoing innovation to maintain its competitiveness and sustainable growth. By prioritizing sound governance practices, digital transformation, coupled with the strengthening of human capital capabilities, Bank INA has managed to maintain stable performance while expanding its role within the national financial ecosystem.

This Report of the Board of Directors summarized Bank INA's journey over the past year. It reflects the accomplishments, strategies, and the orientation of policies taken as the basis for moving toward and delivering greater value for all of the stakeholders.

Overview of Economy and Banking Industry in 2024

Increasing global uncertainties still main the theme of 2024, due to escalating geopolitical conflicts, leadership transitions on several countries, and the slowdown in global economic growth. Leadership transitions on several countries brought significant challenges, due to its potentials of altering the course of economic and trade policies. In terms of global economic, the Covid-19 post-pandemic recoveries are still ongoing with uneven paces, as developed countries showing their resilience but not fully return to pre-pandemic growth levels. The United States of America had a 2.7% growth rate in Quarter III-2024, while Europe suffered from stagnation, and low growth of around 0.9%. On the other hand, China also experienced rather significant slowdown, where its economic growth fell below 5%, before rebounded to 5.4% in Quarter IV- 2024 following government stimulus^[1]. Overall, the 2024 global economic growth was recorded at 3.2%^[2], with gapping divergence in growth between countries.

In facing these global dynamics, Indonesia's economy showed great resilience, by maintaining stable growth of around 5.03% throughout 2024^[3]. The post-pandemic recovery continued, supported by inflation that remained under control at the level of 1.57%^[4], reflecting well-maintained macroeconomic stability. On the other hand, national economic performance was primarily backed by domestic consumption, that grew by 4.94%^[3], supported by the proactive fiscal policies aiming to sustain household purchasing power. Investment also posted positive growth of 5.15%^[5], driven by increased capital flows pouring into the infrastructure and manufacturing sectors. In the production side, the transportation and warehousing sector recorded its highest growth at 8.64%^[5], in line with the rising mobility and trade activities. Nevertheless, external pressures from weakening global demand and exchange rate fluctuations remained as challenges to the national economy.



bagi perekonomian nasional. Rupiah mengalami pelemahan 4,34% (yoy) hingga mencapai Rp16.095 per USD^[6], namun masih lebih stabil dibandingkan mata uang negara berkembang lainnya.

Sementara itu, industri perbankan Indonesia tetap resilien di tengah tantangan ekonomi global dan domestik. Pada tahun 2024, pertumbuhan kredit stabil pada kisaran 10,39%^[7] seiring dengan meningkatnya permintaan kredit dari segmen investasi, konsumsi, dan modal kerja. Dana Pihak Ketiga (DPK) juga tumbuh sebesar 4,48%^[8], lebih tinggi dibandingkan pertumbuhan tahun sebelumnya, menunjukkan likuiditas yang tetap terjaga. Adapun tingkat permodalan perbankan pada November 2024 tetap solid dengan *capital adequacy ratio* (CAR) di level 26,89%, sementara rasio *non-performing loan* (NPL) mengalami perbaikan menjadi 2,19% (*gross*) dan 0,75% (*net*)^[9]. Di tengah ketidakpastian global yang masih berlangsung, perbankan Indonesia terus beradaptasi dengan strategi yang inovatif dan responsif guna menjaga stabilitas sistem keuangan serta mendukung pertumbuhan ekonomi nasional.

Tantangan dan Peluang yang Memengaruhi Bisnis Bank INA Tahun 2024 serta Strategi dalam Menghadapinya

Tahun 2024 menghadirkan tantangan bagi industri perbankan, termasuk bagi Bank INA, yang harus beradaptasi dengan dinamika ekonomi serta perubahan kebijakan pemerintah. Ketidakpastian ekonomi global maupun domestik masih membayangi sektor usaha, sementara dunia usaha terus menyesuaikan diri dengan dampak jangka panjang pandemi Covid-19. Dalam konteks ini, kebutuhan akan tenaga analis dan *account officer* yang memiliki pemahaman mendalam mengenai keuangan berkelanjutan menjadi semakin penting, terutama dalam menilai kelayakan kredit bagi kegiatan usaha yang mengedepankan prinsip keberlanjutan. Di sisi lain, industri perbankan juga dituntut untuk mengembangkan produk dan layanan yang mampu mengakomodasi kebutuhan pembiayaan sektor berkelanjutan, sekaligus memastikan bahwa penyaluran kredit dapat diserap secara optimal oleh dunia usaha yang masih dalam tahap pemulihan.

Dalam menghadapi tantangan tersebut, Bank INA menerapkan berbagai strategi yang berorientasi pada keberlanjutan dan ketahanan bisnis. Salah satu langkah utama adalah memastikan keselarasan aktivitas operasional dengan kebijakan pemerintah, khususnya dalam aspek keberlanjutan. Selain itu, peningkatan kapasitas internal menjadi prioritas melalui pelatihan dan lokakarya bagi analis dan *account officer* guna memperkuat pemahaman terkait keuangan berkelanjutan serta risiko lingkungan. Dari sisi produk, Bank INA berkomitmen untuk mengembangkan berbagai skema pembiayaan yang mendukung kegiatan usaha berkelanjutan, baik di sektor UMKM maupun komersial. Upaya lain yang dilakukan meliputi restrukturisasi kredit bagi UMKM terdampak pandemi, pengawasan intensif terhadap debitur restrukturisasi, serta penyusunan pencadangan yang memadai guna menjaga stabilitas keuangan Bank.

Sebagai bagian dari strategi jangka panjang, Bank INA terus meningkatkan portfolio pembiayaan yang selaras dengan prinsip keberlanjutan, khususnya di segmen UMKM dan komersial. **Transformasi** digital juga menjadi fokus utama

Our Rupiah experienced a 4.34% (yoy) drop and reached the level of Rp16,095 per USD^[6], although still considerably stable compared when compared to currencies of other emerging countries.

Meanwhile, the Indonesian banking industry remains resilience amidst the both global and domestic challenges. In 2024, credit growth remained steady in the range of 10.39%^[7], in line with the increasing demand for credit coming from the investment, consumption, and working capital segments. The Third-Party Funds (DPK) also grew by 4.48%^[8], higher than the previous year's growth, reflecting well-sustained liquidity. As of November 2024, the banking capital remained solid, with a Capital Adequacy Ratio (CAR) of 26.89%, with improving Non-Performing Loan (NPL) of 2.19% (gross) and 0.75% (net)^[9], respectively. Amidst ongoing global uncertainties, the Indonesian banking sector remains adaptive by implementing innovative and responsive strategies aimed to maintaining financial system stability, as well as supporting the national economic growth.

Challenges and Opportunities Affecting Bank INA's Business in 2024 and the Strategies to Address Them

The year 2024 presented challenges for the banking industry, including for Bank INA, which was required to adapt to the economic dynamics, as well as shifting in government policy. Both global and domestic economic uncertainties continued to weigh on the business sector, while the world still continuous to adjust itself to long-term impacts of Covid-19 pandemic. In this context, the demand for analysts and account officers having deep knowledge on the sustainable finance become increasingly important, especially in assessing credit feasibility for business activities prioritizing the principle of sustainability. On the other hand, the banking industry is also required to develop products and services capable to accommodate the financing needs of sustainable sectors, while also ensuring that the credit disbursement can be optimally absorbed by businesses still in their recovery phase.

In addressing these challenges, Bank INA is implementing various strategies that are oriented toward sustainability and business resilience. One of the key measures is ensuring the alignment of operational activities with government policy, particularly in sustainability aspect. In addition, improvement of internal capabilities is also a priority, and is realized through training and workshops for targeting both the analysts and account officers to deepen their understanding on sustainable finance, as well as environmental risks. In terms of product, Bank INA remains committed to develop various financing schemes supporting sustainable business activities, both in the MSME and commercial sectors. Another efforts being carried out includes credit restructuring for MSME affected by the pandemic, intensive monitoring of restructured debtors, and the preparation of adequate provisions to safeguard the Bank's financial stability.

As a part of its long-term strategy, Bank INA continues expanding its sustainable financing portfolio, particularly in the MSME and commercial segments. Digital **transformation** is also a key focus, articulated through the development of digital ecosystem,

melalui pembangunan ekosistem digital, penguatan infrastruktur, serta penerapan layanan berbasis teknologi seperti *internet banking*, *mobile banking*, *e-KYC (electronic-Know Your Customer)*, dan *Open API (Application Programming Interface)*. Selain itu, Bank INA berkomitmen untuk menerapkan efisiensi operasional, baik dari sisi proses bisnis maupun penggunaan sumber daya seperti kertas, air, dan listrik. Pendekatan strategis yang komprehensif dan adaptif tersebut menumbuhkan optimisme Bank INA dalam menjaga pertumbuhan yang berkelanjutan, sekaligus memberikan nilai tambah bagi nasabah dan pemangku kepentingan di tengah tantangan ekonomi yang dinamis.

Peranan Direksi dalam Perumusan Strategi Bank INA dan Pengawasan atas Implementasinya

Sebagai pengarah utama strategi bisnis, Direksi Bank INA berperan krusial dalam menavigasi dinamika industri perbankan. Dengan analisis mendalam terhadap tren ekonomi, regulasi, dan kebutuhan nasabah, Direksi merumuskan kebijakan strategis yang adaptif dan berorientasi keberlanjutan. Setiap keputusan didasarkan pada keseimbangan antara pertumbuhan bisnis dan mitigasi risiko, serta diselaraskan dengan visi besar Bank INA melalui diskusi strategis dengan Dewan Komisaris dalam forum Rencana Bisnis Bank (RBB).

Tak hanya merumuskan strategi, Direksi juga memastikan implementasinya berjalan optimal melalui evaluasi berkala dan koordinasi erat dengan jajaran eksekutif. Ketepatan dan fleksibilitas dalam merespons perubahan eksternal menjadi kunci dalam menjaga daya saing dan ketahanan bisnis. Dengan komitmen pada integritas dan profesionalisme, Direksi memastikan setiap kebijakan tidak hanya mendorong pertumbuhan berkelanjutan, tetapi juga memperkuat posisi Bank INA sebagai institusi keuangan yang tangguh dan terpercaya.

Pencapaian Kinerja Tahun 2024 dan Perbandingannya dengan Target

Di tengah dinamika ketidakpastian pasar keuangan yang masih tinggi, Bank INA masih dapat menjaga kinerja keuangan di tahun 2024. Total aset Bank Ina tercatat sebesar Rp24,44 triliun, mengalami peningkatan dibandingkan tahun 2023, yang didorong oleh kenaikan penghimpunan dana pihak ketiga (DPK) menjadi Rp20,13 triliun. Peningkatan DPK ini mencerminkan masih tingginya kepercayaan nasabah kepada Bank INA. Dari sisi komposisi pendanaan, rasio CASA di akhir tahun 2024 tercatat sebesar 24,5%. Peningkatan Dana Pihak Ketiga di tahun 2024 masih didominasi oleh pertumbuhan deposito sebesar 16,61% menjadi Rp15,19 triliun.

Penyaluran kredit pada akhir tahun 2024 sebesar Rp13,15 triliun, tercatat meningkat bila dibandingkan pencapaian pada akhir tahun 2023 yang masih sebesar Rp12,68 triliun. Peningkatan kredit ini terutama didukung oleh pertumbuhan kredit modal kerja yang meningkat 12,04%. Optimalisasi dari penempatan aset produktif yang dimiliki Bank dan strategi *pricing* yang kompetitif membuat pendapatan bunga bersih meningkat menjadi Rp713,06 miliar.

strengthening of the infrastructure, and the implementation of technology-driven services such as internet banking, mobile banking, e-KYC (electronic Know Your Customer), and Open API (Application Programming Interface). Further, Bank INA is committed to implement operational efficiency, both in the business processes and resources use, such as paper, water, and electricity. This comprehensive and adaptive strategic approach reinforces the optimism of Bank INA in maintaining a sustainable growth, as well as providing added value for the customers and stakeholders amidst the dynamic economic landscape.

Board of Directors' Role in Formulating Bank INA's Strategy and the Supervision of its Implementation

As lead business strategist, the Board of Directors of Bank INA plays a critical role in navigating the dynamics of banking industry. With an in-depth analysis of the economic trends, regulations, and customer needs, the Board of Directors formulates adaptive strategic policies oriented toward sustainability. Every decision is made by considering a careful balance between business growth and risk mitigation, and is aligned with Bank INA's grand vision through strategic discussions with the Board of Commissioners in the Bank's Business Plan (BBP) forum.

Other than formulating strategies, the Board of Directors also ensures that their implementation are optimized by carrying out regular evaluations and close coordination with the executives. Precision and flexibility in responding to external changes are the keys in maintaining competitiveness and resilience of the business. With a firm commitment to integrity and professionalism, the Board of Directors ensures that every policy not only drives sustainable growth but also cementing Bank INA's position as a resilient and trusted financial institution.

Performance Achievement in 2024 and the Comparison with Target

Amid the ongoing dynamics of high uncertainty in the financial market, Bank INA was still able to maintain its financial performance in 2024. Bank Ina's total assets amounted to Rp24.44 trillion, showing an increase compared to 2023, driven by the rise in third-party funds (DPK) collection to Rp20.13 trillion. This increase in DPK reflects the continued strong trust of customers in Bank INA. In terms of funding composition, the CASA ratio at the end of 2024 stood at 24.5%. The increase in third-party funds in 2024 was still dominated by deposit growth of 16.61% to Rp15.19 trillion.

Loan disbursement at the end of 2024 amounted to Rp13.15 trillion, marking an increase compared to the achievement at the end of 2023, which was still at Rp12.68 trillion. This increase in loans was mainly supported by the growth of working capital loans, which rose by 12.04%. Optimization of the placement of the Bank's productive assets and a competitive pricing strategy led to an increase in net interest income to Rp713.06 billion.



Untuk mengantisipasi pemburukan kualitas kredit, Bank secara konservatif melakukan penambahan biaya pencadangan/penyisihan kerugian penurunan nilai dari aset produktif yang dimiliki Bank, sehingga laba bersih di tahun 2024 menjadi Rp 81,85 miliar. Rasio kredit bermasalah (*NPL gross*) pada akhir tahun 2024 sebesar 3,46%, sedikit meningkat dibanding tahun lalu yang sebesar 3,44%, namun masih di bawah ambang batas ketentuan regulator. Adapun rasio kecukupan modal (*CAR*) masih tercatat sebesar 25,07%. Kondisi ini mencerminkan posisi permodalan yang tetap kuat untuk mendukung pertumbuhan bisnis Bank.

Bank INA juga terus menghadirkan inovasi dan memperluas layanan digital. Beberapa fitur unggulan diluncurkan, termasuk API Binadigital, serta layanan tarik tunai tanpa kartu. Selain itu, transaksi pembelian produk Surat Berharga Negara (*SBN*) kini dapat dilakukan langsung melalui aplikasi INA Mobile. Bank juga memperkuat peran sebagai mitra strategis pemerintah melalui penunjukan sebagai Bank Persepsi, Bank Administrator Rekening Dana Nasabah (*RDN*), Bank Pembayaran, dan Sub-Mitra Distribusi *SBN Ritel*. Tak hanya itu, kemitraan dengan PT Kliring Berjangka Indonesia dan Sequis Aset Manajemen memperluas akses masyarakat terhadap produk investasi dan pasar berjangka.

Untuk mendukung pelaku usaha dan segmen *UMKM*, Bank INA menghadirkan Tabina Bisnis, tabungan khusus dengan fitur pengelolaan keuangan yang terintegrasi. Di sisi lain, peluncuran produk Giro IDR dan layanan *Safe Deposit Box* memperkuat posisi Bank INA dalam menyediakan solusi keuangan yang fleksibel dan aman bagi nasabah individu maupun bisnis.

Dalam aspek tata kelola dan regulasi, Bank INA mengambil sejumlah langkah strategis, antara lain pemenuhan ketentuan Peraturan Otoritas Jasa Keuangan No. 15 Tahun 2024 tentang Integritas Pelaporan Keuangan, penambahan SDM di Departemen AML-CFT, serta otomasi *action* melalui Aplikasi APU-PPT (*APUJIARSI*). Kepatuhan terhadap Undang-Undang No. 27 Tahun 2022 tentang Pelindungan Data Pribadi (*UU PDP*) juga diimplementasikan melalui penguatan kebijakan internal. *Audit Surveillance* ISO/IEC 27001:2022 berhasil dilalui dengan hasil baik, dan pembentukan Tim Tanggap Insiden Siber (*CSIRT*) yang telah terdaftar di pada Badan Siber dan Sandi Negara (*BSSN*) menunjukkan keseriusan Bank dalam memperkuat keamanan siber. Selain itu, Bank juga telah menyusun Rencana Pemulihan dan Resolusi Bank sebagai bentuk kesiapan dalam menghadapi krisis.

Didukung oleh 1.187 karyawan di 57 kantor operasional, Bank INA terus memperluas jangkauan layanan dan memastikan kualitas pelayanan yang konsisten di seluruh wilayah. Komitmen terhadap keberlanjutan juga menjadi bagian penting dari strategi bisnis Bank. Selama tahun 2024, Bank INA menyelenggarakan 195 pelatihan yang diikuti oleh 8.100 peserta, menjalankan tiga program sosial kemasyarakatan dengan total investasi sebesar Rp279,98 juta, serta menyalurkan pembiayaan berkelanjutan senilai Rp2.768,28 miliar. Efisiensi sumber daya turut menjadi perhatian, dengan penurunan penggunaan kertas sebesar 28,22% dan peningkatan konsumsi energi sejalan dengan aktivitas operasional yang lebih tinggi.

To anticipate the deterioration of credit quality, the Bank conservatively increased its allowance for impairment losses from its productive assets, resulting in a net profit of Rp81.85 billion in 2024. The gross non-performing loan (*NPL*) ratio at the end of 2024 was 3.46%, slightly rising compared to the previous year's 3.44%, but still below the regulatory threshold. Meanwhile, the capital adequacy ratio (*CAR*) remained at 25.07%. This condition reflects a strong capital position to support the Bank's business growth.

Bank INA continues to introduce innovations and expand its digital services. Several flagship features were launched, including Binadigital API, and cardless cash withdrawal services. In addition, transactions for the purchase of Government Securities (*SBN*) products can now be conducted directly through the INA Mobile application. The Bank has also strengthened its role as a strategic partner of the government through its appointment as a Perception Bank, Customer Fund Account Administrator Bank (*RDN*), Payment Bank, and Sub-Distribution Partner of Retail Government Securities (*SBN*). Moreover, partnerships with PT Kliring Berjangka Indonesia and Sequis Asset Management have expanded public access to investment products and futures markets.

To support entrepreneurs and the MSME segment, Bank INA introduced Tabina Bisnis, a special savings account with integrated financial management features. On the other hand, the launch of the IDR Giro product and Safe Deposit Box services has strengthened Bank INA's position in providing flexible and secure financial solutions for individual and business customers.

In terms of governance and regulation, Bank INA has undertaken a number of strategic steps, including compliance with the Financial Services Authority Regulation No. 15 of 2024 on the Integrity of Financial Reporting, addition of Human Resources in the AML-CFT Department, and automation of sanctions through the APU-PPT Application (*APUJIARSI*). Compliance with Law No. 27 of 2022 on Personal Data Protection (*PDP Law*) has also been implemented through the strengthening of internal policies. The ISO/IEC 27001:2022 Surveillance Audit was successfully passed with good results, and the establishment of the Cyber Incident Response Team (*CSIRT*), which has been registered with the National Cyber and Crypto Agency (*BSSN*), reflects the Bank's seriousness in strengthening cybersecurity. In addition, the Bank has prepared a Bank Recovery and Resolution Plan as a form of readiness in facing crises.

Supported by 1,187 employees in 57 operational offices, Bank INA continues to expand its service coverage and ensure consistent service quality across all regions. Commitment to sustainability is also an important part of the Bank's business strategy. During the financial year 2024, Bank INA held 195 training sessions attended by 8,100 participants, carried out three community social programs with a total investment of Rp279.98 million, and disbursed sustainable financing amounting to Rp2,768.28 billion. Resource efficiency has also been a focus, with a 28.22% reduction in paper usage and an increase in energy consumption in line with higher operational activities.

Berbagai pencapaian ini mendapatkan pengakuan dari berbagai lembaga independen, seperti penghargaan *Top Digital Innovation* dari The Economics, *The Best Conventional Bank* (KBMI 1) dari Infobank dan Isentia, serta *Gold Award* dalam ajang *IT & Digital Operational Excellence* dari Economic Review. Pencapaian ini menegaskan posisi Bank INA sebagai institusi keuangan yang tangguh, inovatif, dan berorientasi pada pertumbuhan berkelanjutan.

Prospek Industri Perbankan Tahun 2025

Industri perbankan Indonesia menghadapi tahun 2025 dengan optimisme yang disertai kewaspadaan terhadap dinamika global dan domestik. Proyeksi pertumbuhan ekonomi global sebesar 3,2%^[1] mencerminkan masih tingginya ketidakpastian akibat ketegangan geopolitik, proteksionisme perdagangan, serta dampak jangka panjang pandemi Covid-19 lalu. Kebijakan fiskal ekspansif Amerika Serikat turut memengaruhi arus modal global, menciptakan volatilitas di pasar keuangan yang dapat berdampak pada nilai tukar Rupiah dan stabilitas moneter domestik. Namun, dengan fundamental ekonomi yang solid, proyeksi pertumbuhan ekonomi Indonesia tetap positif di kisaran 5,1%–5,2%^[5], didukung oleh konsumsi domestik yang kuat, peningkatan investasi, serta kebijakan moneter akomodatif dari Bank Indonesia.

Dalam lanskap industri perbankan, tren digitalisasi terus mempercepat transformasi layanan keuangan, sejalan dengan inisiatif *open banking* dan meningkatnya adopsi pembayaran digital melalui QRIS. Sementara itu, pertumbuhan kredit diproyeksikan mencapai 11%–13%, lebih tinggi dibandingkan proyeksi tahun 2024^[10], mencerminkan optimisme terhadap pemulihan ekonomi. Di samping itu, tantangan likuiditas dan biaya dana tetap menjadi perhatian utama dalam menghadapi persaingan ketat perihal penghimpunan DPK. Perbankan juga perlu mengantisipasi pergeseran preferensi nasabah dari deposito berjangka ke instrumen investasi seperti SBN^[11], yang dapat memengaruhi strategi pendanaan dan pengelolaan aset.

Sumber:

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- [10] Perhimpunan Bank Nasional. (2024). Bagaimana Tren Perkembangan Perbankan Indonesia di Tahun 2025?
- [11] Bank Central Asia. (2025). Outlook Perbankan 2025: Tahun Penuh Tantangan.

These achievements have been recognized by various independent institutions, such as the Top Digital Innovation award from The Economics, The Best Conventional Bank (KBMI 1) from Infobank and Isentia, and a Gold Award in the IT & Digital Operational Excellence event from Economic Review. These accomplishments affirm Bank INA's position as a resilient, innovative financial institution focused on sustainable growth.

Prospects of the Banking Industry in 2025

Indonesia's banking industry enters 2025 with optimism alongside caution on the global and domestic dynamics. The projected global economic growth of 3.2%^[1] is reflecting high uncertainties from geopolitical tensions, trade protectionism, as well as the lingering effects of the past Covid-19 pandemic. The United States of America's expansionary fiscal policy has also influenced the global capital flows, stirring up volatility in the financial markets that may affect the Rupiah exchange rate and domestic monetary stability. However, with solid economic fundamentals, Indonesia's economic growth is maintaining a positive growth outlook within the 5.1%–5.2%^[5] range, supported by strong domestic consumption, increased investment, as well as the accommodative monetary policy from Bank Indonesia.

In the banking industry landscape, the digitalization trend continues to accelerate the financial services transformation, in line with open banking initiative and increasing adoption of digital payment platforms via QRIS. Meanwhile, credit growth is projected to be around 11%–13%, higher than the 2024^[10] projection and signaling optimism in the economic recovery. Other than that, existing challenges in terms of liquidity and costs of fund remain a main concern in facing heightened competition for DPK collection. The banking industry also need to anticipate shifting customer preferences from time deposits to investment instruments such as SBN^[11], which may impacting the funding strategies and asset management approaches.

Sources:

- [1] Ministry of Finance of Republic of Indonesia. (2024). Indonesia's Economy Resilient Amidst Global Uncertainties. Financial Media.
- [2] MetroTV News. (2025). OECD Forecasted Sluggish Global Economic Growth in 2025.
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- [11] Bank Central Asia. (2025). Banking Outlook 2025: A Year Full of Challenges.



Memasuki tahun 2025, Bank INA tetap fokus pada pertumbuhan yang sehat dan berkelanjutan dengan memperkuat permodalan, mengoptimalkan strategi penghimpunan dana, serta meningkatkan efisiensi dalam operasional dan pengelolaan risiko. Digitalisasi menjadi pilar utama dalam pengembangan layanan, memastikan bahwa inovasi teknologi yang diterapkan tidak hanya meningkatkan aksesibilitas, tetapi juga memberikan pengalaman perbankan yang lebih cepat, aman, dan nyaman bagi nasabah. Dengan komitmen untuk terus beradaptasi terhadap perubahan industri serta menjawab kebutuhan pasar yang dinamis, Bank INA optimis dapat memperkuat peran dalam mendukung pertumbuhan ekonomi nasional sekaligus menciptakan nilai tambah bagi seluruh pemangku kepentingan.

Penerapan GCG di Bank INA Tahun 2024

Bank INA berkomitmen untuk menerapkan tata kelola perusahaan yang baik (*good corporate governance* atau GCG) secara konsisten guna memperkuat fundamental bisnis dan menjaga kepercayaan pemangku kepentingan. Prinsip perilaku beretika, akuntabilitas, transparansi, serta keberlanjutan menjadi pedoman utama dalam setiap keputusan strategis dan operasional. Bank INA juga memperkuat sistem pengendalian internal serta manajemen risiko yang komprehensif untuk mengantisipasi dinamika bisnis, memastikan kepatuhan regulasi, serta menjaga stabilitas kinerja jangka panjang.

Sebagai bentuk penyempurnaan berkelanjutan, Bank INA melakukan *self-assessment* terhadap implementasi GCG dan membangun komunikasi transparan dengan regulator, investor, dan nasabah. Penerapan GCG yang kuat mendorong Bank INA meraih nilai komposit 2 dalam penilaian GCG tahun 2024, yang mencerminkan tata kelola yang secara umum baik. Evaluasi ini menjadi dasar peningkatan efektivitas tata kelola, sejalan dengan perkembangan regulasi dan praktik terbaik industri perbankan. Dengan menjunjung tinggi nilai-nilai GCG, Bank INA memastikan setiap unit kerja dapat melaksanakan tugas dan tanggung jawabnya dengan jelas, sesuai pembagian yang telah ditetapkan.

Kinerja Komite di Bawah Direksi

Sepanjang tahun 2024, komite-komite di bawah Direksi berperan strategis dalam mengarahkan kebijakan dan pengambilan keputusan yang selaras dengan prinsip kehati-hatian serta pertumbuhan berkelanjutan. Komite tersebut meliputi Komite Manajemen Risiko, Komite Kredit, Komite Kebijakan Perkreditan, Komite Aset dan Liabilitas (ALCO), Komite Pengarah Teknologi Informasi, serta Komite Produk. Evaluasi kinerja yang dilakukan secara berkala memastikan efektivitas setiap komite dalam menjalankan mandatnya, sekaligus memperkuat ketahanan operasional Bank INA di tengah dinamika industri perbankan. Sinergi yang terjalin antara komite-komite ini tidak hanya mengoptimalkan tata kelola perusahaan, tetapi juga mengukuhkan posisi Bank INA sebagai institusi keuangan yang bertanggung jawab, adaptif, kompetitif, dan berorientasi pada keberlanjutan.

Entering 2025, Bank INA remains focused on achieving a sound and sustainable growth by strengthening its capital base, optimizing fund collection strategies, as well as improving efficiency in operations and risk management. Digitalization is set out to be the main pillar in service development, ensuring that the technological innovations implemented not only improving accessibility, but also enabling faster, safer, and more convenient banking experiences for the customers. With a strong commitment to continuously adapting to industry shifts, as well as responding to the dynamic market needs, Bank INA is optimistic to be able to strengthen its role in supporting national economic growth while creating added value for all stakeholders.

Implementation of GCG at Bank INA in 2024

Bank INA is committed to consistently implementing good corporate governance (GCG) to strengthen its business fundamentals and maintaining stakeholder trust. Ethical behavior, accountability, transparency, and sustainability are the key principles guiding every strategic and operational decision made. Bank INA also strengthens its internal control system, coupled with comprehensive risk management in anticipating business dynamics, ensuring regulatory compliance, as well as maintaining the long-term performance stability.

As part of its continuous improvement, Bank INA is implementing self-assessment on the GCG implementation and fostering transparent communication with the regulators, investors, and customers. The implementation of strong GCG has enabled Bank INA to achieve a composite score of 2 in the 2024 GCG assessment, reflecting a generally good governance. This evaluation becomes the basis for improving governance effectiveness, in line with regulatory developments and best practices in the banking industry. By upholding GCG values, Bank INA ensures that every work unit is able to carry out its duties and responsibilities clearly, in accordance with the established division of duties.

Performance of Committees Under the Board of Directors

Throughout 2024, the committees under the Board of Directors played a strategic role in steering policies and decision-making that align with the principles of prudence and sustainable growth. These committees are Risk Management Committee, Credit Committee, Credit Policy Committee, Asset and Liability Committee (ALCO), Information Technology Steering Committee, and Product Committee. Performance evaluations are regularly conducted to ensure effectiveness of every committee in fulfilling its mandate, and strengthening the operational resilience of Bank INA amidst the dynamics of the banking industry. The growing synergy between these committees not only optimizes corporate governance but also cementing Bank INA's position as a responsible, adaptive, competitive, and sustainability-oriented financial institution.

Kebijakan Bank INA dalam Pengembangan SDM, TI, dan Infrastruktur

Dalam upaya berkelanjutan untuk memperkuat landasan operasional, Bank INA secara strategis mengintegrasikan pengembangan Sumber Daya Manusia, Teknologi Informasi (TI), dan infrastruktur. Pada tataran pengelolaan Sumber Daya Manusia, Bank secara aktif mendorong optimalisasi peran unit-unit kerja strategis dalam akselerasi inisiatif pengembangan Sumber Daya Manusia yang terderivasi dari kebutuhan bisnis perbankan dan proyeksi bisnis ke depannya. Langkah ini terinternalisasi melalui penguatan struktur organisasi yang membawahi fungsi-fungsi esensial seperti Sumber Daya Manusia, Kredit, Pendanaan, Digitalisasi Perbankan, dan Teknologi Informasi. Lebih lanjut, Bank berkomitmen untuk meningkatkan kapabilitas internal melalui serangkaian program pelatihan terstruktur. Alokasi anggaran yang signifikan diinvestasikan untuk memastikan setiap karyawan memiliki kompetensi yang relevan dengan dinamika industri perbankan yang semakin kompleks. Dengan demikian, Bank INA tidak hanya menghasilkan tenaga kerja yang kompeten, namun juga menstimulasi budaya kerja yang berorientasi pada inovasi dan kepatuhan terhadap regulasi yang berlaku.

Pada aspek TI dan infrastruktur, Bank INA terus melakukan modernisasi dengan memperbarui Rencana Strategis TI serta memastikan operasional dan keamanan sistem berjalan optimal. Bank juga mengembangkan inisiatif strategis yang mencakup peningkatan layanan perbankan umum dan digital, optimalisasi proses internal, serta penguatan infrastruktur dan sistem keamanan. Panduan komprehensif telah disusun untuk memastikan perencanaan, pengelolaan operasional, serta pengamanan TI berjalan sesuai standar yang ketat. Dengan pendekatan ini, Bank INA tidak hanya menghadirkan solusi keuangan yang lebih luas dan efisien bagi nasabah, tetapi juga memperkuat ketahanan siber dalam menghadapi tantangan industri ke depan.

Komitmen Bank INA terkait Penerapan Keuangan Berkelanjutan

Bank INA terus meneguhkan komitmen terhadap keuangan berkelanjutan dengan menerapkan berbagai inisiatif strategis yang mencakup aspek ekonomi, sosial, dan lingkungan. Sejalan dengan Tujuan Pembangunan Berkelanjutan (TPB), Bank terus mengembangkan kebijakan serta praktik perbankan berkelanjutan guna menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan. Untuk memastikan implementasi yang efektif, Bank telah memiliki Tim Rencana Aksi Keuangan Berkelanjutan (Tim RAKB) atau Fungsi Lingkungan, Sosial, dan Tata Kelola (LST) yang bertanggung jawab dalam penyusunan, pengelolaan, serta pengawasan program keuangan berkelanjutan agar selaras dengan kebijakan dan regulasi yang berlaku. Dalam mendukung kapabilitas tim dan karyawan yang terlibat, Bank INA secara berkala menyelenggarakan program pengembangan kompetensi guna memperkuat pemahaman serta penerapan prinsip keuangan berkelanjutan di seluruh aspek operasional dan strategis Bank.

Bank INA's Policy on HR, IT, and Infrastructure Development

In a continuous effort to strengthen its operational foundation, Bank INA has strategically integrated the development of Human Resources, Information Technology (IT), and infrastructure. In the area of Human Resource management, the Bank actively encourages the optimization of strategic work units in accelerating Human Resource development initiatives derived from banking business needs and future business projections. This step is internalized through the strengthening of the organizational structure that oversees essential functions such as Human Resources, Credit, Funding, Banking Digitalization, and Information Technology. Furthermore, the Bank is committed to enhancing internal capabilities through a series of structured training programs. A significant budget allocation has been invested to ensure that every employee has competencies relevant to the increasingly complex dynamics of the banking industry. Thus, Bank INA not only produces competent human capital but also stimulates a work culture oriented toward innovation and compliance with applicable regulations.

Regarding IT and infrastructure, Bank INA continues to modernize by updating its IT Strategic Plan and ensuring that operational and system security functions optimally. The Bank is also developing strategic initiatives that include enhancing both traditional and digital banking services, optimizing internal processes, and strengthening infrastructure and security systems. A comprehensive guide has been established to ensure that planning, operational management, and IT security are aligned with strict standards. With this approach, Bank INA not only provides broader and more efficient financial solutions for customers but also strengthens its cyber resilience in facing future industry challenges.

Bank INA's Commitment to Implementing Sustainable Finance

Bank INA continuously reinforcing its commitment toward sustainable finance by implementing various strategic initiatives that includes economic, social, and environmental aspects. In line with Sustainable Development Goals (SDGs), the Bank continuously developing policies and sustainable banking practices to create long-term value for all of the stakeholders. In ensuring effective implementation, the Bank has established a Sustainable Finance Action Plan Team (RAKB Team) or Environmental, Social, and Governance (ESG) Function, to be in charge for the development, management, and supervision of sustainable finance programs in accordance with applicable policies and regulations. To support the capabilities of the team and employees involved, Bank INA periodically organizes competency development programs to strengthen the understanding and implementation of sustainable finance principles across all of the operational and strategic aspects of the Bank.



Perubahan Komposisi Anggota Direksi

Berdasarkan RUPS Luar Biasa pada 15 Maret 2024, Bank INA mengangkat Ibu Dewi K. Prodjohartono sebagai Direktur Komersial *Banking* setelah dinyatakan lulus uji kelayakan dan kepatutan (*fit and proper test*) oleh Otoritas Jasa Keuangan (OJK) pada 7 Mei 2024. Selanjutnya, melalui RUPS Tahunan pada 20 Juni 2024, Bank menetapkan kembali seluruh anggota Direksi Bank INA dengan susunan sebagai berikut.

Nama Name	Jabatan Position
Henry Koenafi	Direktur Utama President Director
Yulius Purnama Junaedi	Wakil Direktur Utama Vice President Director
Kiung Hui Ngo	Direktur Keuangan Director of Finance
Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance
Yandy Ramadhani	Direktur Bisnis <i>Retail</i> dan Jaringan Director of Retail Business and Network
Dewi K. Prodjohartono	Direktur Komersial <i>Banking</i> Director of Commercial Banking

Changes in the Board of Directors' Composition

Based on the Extraordinary GMS on March 15, 2024, Bank INA appointed Mrs. Dewi K. Prodjohartono as Director of Commercial *Banking* after she passed the fit and proper test conducted by the Financial Services Authority (OJK) on May 7, 2024. Subsequently, through Annual GMS on June 20, 2024, the Bank reappointed all members of the Board of Directors of Bank INA, with the following composition.

Penutup

Keberhasilan Bank INA dalam melalui tahun 2024 tidak terlepas dari sinergi dan dedikasi seluruh jajaran manajemen, karyawan, serta dukungan penuh dari Dewan Komisaris, Pemegang Saham, dan para pemangku kepentingan. Demikian pula kepercayaan yang diberikan oleh nasabah dan mitra bisnis turut menjadi fondasi bagi Bank untuk terus bertumbuh dan berinovasi di tengah dinamika industri perbankan. Karenanya, Direksi berterima kasih dan menyampaikan apresiasi yang setinggi-tingginya atas komitmen, kerja keras, dan kolaborasi yang telah terjalin hingga saat ini. Ke depannya, Bank INA akan terus memperkuat fundamental bisnis, meningkatkan layanan, dan mengoptimalkan peluang demi menciptakan nilai berkelanjutan bagi seluruh pemangku kepentingan.

Closing

The success of Bank INA in navigating through 2024 is a result of the synergy and dedication of the entire management team, employees, as well as the full support provided by the Board of Commissioners, Shareholders, and the stakeholders. Similarly, the trust bestowed by our customers and business partners has been a foundation for the Bank to continue growing and innovating amidst the dynamics of the banking industry. Therefore, the Board of Directors would like to express its gratitude and highest appreciation for the commitment, hard work, and collaboration that have been established thus far. Moving forward, Bank INA will keep on strengthening its business fundamentals, improving its services, and optimizing opportunities to create sustainable value for all of the stakeholders.

Atas nama Direksi
On behalf of the Board of Directors
PT BANK INA PERDANA TBK,

Henry Koenafi

Direktur Utama
President Director

Tanggung Jawab Laporan Tahunan [POJK51-G.2]

Annual Report Responsibility

Surat Pernyataan Anggota Dewan Komisaris dan Anggota Direksi tentang Tanggung Jawab Atas Laporan Tahunan 2024 PT Bank Ina Perdana Tbk

Statement of Members of the Board of Commissioners and the Board of Directors on the Responsibility for the 2024 Annual Report of PT Bank Ina Perdana Tbk

Kami, yang bertanda tangan di bawah ini, menyatakan bahwa semua informasi dalam Laporan Tahunan PT Bank Ina Perdana Tbk tahun 2024 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan Bank.

We, the undersigned, hereby declare that all information in the Annual Report of PT Bank Ina Perdana Tbk for year 2024 has been fully contained and we shall be fully responsible to the correctness of contents in the Annual Report of the Bank.

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement is hereby made in all truthfulness.

Jakarta, April 2025

Dewan Komisaris Board of Commissioners



Yohanes Santoso Wibowo
Komisaris Independen
Independent Commissioner



Inawaty Nandojo
Komisaris Utama Independen
Independent President Commissioner



Josavia Rachman Ichwan
Komisaris
Commissioner

Direksi Board of Directors



Yulius Purnama Junaedi
Wakil Direktur Utama
Vice President Director



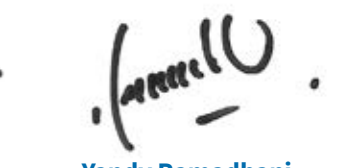
Henry Koenai
Direktur Utama
President Director



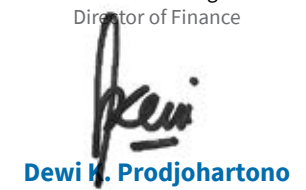
Kiung Hui Ngo
Direktur Keuangan
Director of Finance



Adhiputra Tanoyo
Direktur Manajemen Risiko dan Kepatuhan
Director of Risk Management and Compliance



Yandy Ramadhani
Direktur Bisnis Retail dan Jaringan
Director of Retail Business and Network



Dewi M. Prodjohartono
Direktur Komersial Banking
Director of Commercial Banking

Dewan Komisaris

Board of Commissioners



1. Inawaty Handojo
Komisaris Utama Independen
Independent President Commissioner

2. Yohanes Santoso Wibowo
Komisaris Independen
Independent Commissioner

3. Josavia Rachman Ichwan
Komisaris
Commissioner

Direksi Board of Directors



1. Henry Koenai
Direktur Utama
President Director

2. Yulius Purnama Junaedi
Wakil Direktur Utama
Vice President Director

3. Kiung Hui Ngo
Direktur Keuangan
Director of Finance

4. Adhiputra Tanoyo
Direktur Manajemen Risiko dan Kepatuhan
Director of Risk Management and Compliance

5. Yandy Ramadhani
Direktur Bisnis *Retail* dan Jaringan
Director of Retail Business and Network

6. Dewi K. Prodjohartono
Direktur Komersial *Banking*
Director of Commercial Banking



PROFIL PERUSAHAAN

KINA

kios digital



Company Profile



Riwayat Singkat Brief History

PT Bank Ina Perdana Tbk (Bank INA atau Bank) didirikan pada 9 Februari 1990 dan mulai beroperasi secara komersial setelah memperoleh izin dari Kementerian Keuangan pada 3 Juni 1991. Sejak awal beroperasi, Bank INA terus memperluas jaringan kantor di berbagai kota di Pulau Jawa dan bergabung dengan jaringan ATM Bersama untuk meningkatkan akses layanan perbankan. Sebagai bagian dari strategi penguatan modal dan ekspansi bisnis, Bank INA mencatatkan sahamnya di Bursa Efek Indonesia melalui penawaran umum perdana (IPO) pada 16 Januari 2014.

Seiring dengan perkembangan industri keuangan, Bank INA terus beradaptasi dengan perubahan kebutuhan nasabah dan tren digitalisasi perbankan. Bank telah meluncurkan berbagai layanan inovatif, termasuk INA Virtual Account, INA Electronic Data Capture (INA EDC), *Mobile Banking*, serta *Internet Banking* untuk individu dan bisnis. Pada tahun 2023, Bank meluncurkan Layanan Digital yang dirancang khusus untuk usaha mikro, kecil, dan menengah (UMKM) guna mempermudah akses pembiayaan serta mendukung pertumbuhan sektor usaha kecil di Indonesia.

Sepanjang tahun 2024, Bank INA menunjukkan komitmennya dalam menyediakan solusi keuangan yang relevan dan adaptif terhadap kebutuhan nasabah. Melalui peluncuran berbagai produk dan layanan strategis, Bank INA memperkuat posisi sebagai mitra keuangan yang andal, dan dapat diandalkan untuk menjadi solusi keuangan nasabahnya.

Sebagai bagian dari langkah ekspansi layanan, Bank INA menjalin kerja sama dengan PT Kliring Berjangka Indonesia sebagai Bank Penyimpan Dana Margin, memperluas peran Bank INA dalam mendukung ekosistem pasar berjangka nasional. Selain itu, Bank INA juga dipercaya sebagai Bank Administrator Rekening Dana Nasabah (RDN) dan Bank Pembayaran, memperkuat kehadiran Bank INA dalam sistem transaksi pasar modal.

Bank INA juga mengambil bagian secara aktif dalam mendukung program pemerintah dengan menjadi Sub-Mitra Distribusi Surat Berharga Negara (SBN) Ritel, memberikan akses yang lebih luas kepada masyarakat untuk berinvestasi secara aman dan menguntungkan. Tak hanya itu, melalui kolaborasi strategis dengan Sequis Aset Manajemen, Bank INA mulai memasarkan produk Reksa Dana, memberikan pilihan investasi yang beragam dan mudah diakses bagi nasabah.

Memahami kebutuhan segmen wirausaha yang terus berkembang, Bank INA meluncurkan Tabina Bisnis, tabungan khusus untuk pelaku bisnis dan usaha dengan berbagai keunggulan, termasuk suku bunga menarik serta fitur pengelolaan keuangan bisnis yang terintegrasi. Produk ini menjadi bukti nyata komitmen Bank INA dalam mendukung perkembangan bisnis nasabahnya. Selain itu, peluncuran Giro IDR juga melengkapi produk untuk memberikan fleksibilitas dalam pengelolaan dana bisnis individu dan korporat. Sementara itu untuk menjawab kebutuhan keamanan aset berharga nasabah, Bank INA juga memiliki layanan Safe Deposit Box dengan standar keamanan tinggi.

PT Bank Ina Perdana Tbk (Bank INA or the Bank) was established on February 9, 1990, and commenced its commercial operations after obtaining a license from the Ministry of Finance on June 3, 1991. Since its inception, Bank INA has continuously expanded its branch network across various cities in Java and joined the ATM Bersama network to enhance banking service accessibility. As part of its capital strengthening and business expansion strategy, Bank INA listed its shares on the Indonesia Stock Exchange (IDX) through an initial public offering (IPO) on January 16, 2014.

In line with developments in the financial industry, Bank INA continues to adapt to changing customer needs and banking digitalization trends. The Bank has introduced various innovative services, including INA Virtual Account, INA Electronic Data Capture (INA EDC), Mobile Banking, and Internet Banking for both individual and business customers. In 2023, the Bank launched a Digital Services Platform specifically designed for micro, small, and medium enterprises (MSMEs) to facilitate financing access and support the growth of Indonesia's small business sector.

Throughout 2024, Bank INA demonstrated its commitment to providing financial solutions that are relevant and adaptive to customer needs. Through the launch of various strategic products and services, Bank INA strengthened its position as a reliable financial partner, dependable for being its customers' financial solution.

As part of its service expansion efforts, Bank INA established cooperation with PT Kliring Berjangka Indonesia as the Margin Fund Depository Bank, expanding Bank INA's role in supporting the national futures market ecosystem. In addition, Bank INA was also entrusted as the Customer Fund Account (RDN) Administrator Bank and Settlement Bank, strengthening Bank INA's presence in the capital market transaction system.

Bank INA also actively participated in supporting government programs by becoming a Sub-Distribution Partner for Retail Government Securities (SBN), providing broader public access to safe and profitable investments. Furthermore, through strategic collaboration with Sequis Asset Management, Bank INA began marketing Mutual Fund products, offering diverse and easily accessible investment options for customers.

Understanding the growing needs of the entrepreneurial segment, Bank INA launched Tabina Bisnis, a special savings account for business players and entrepreneurs featuring various advantages, including attractive interest rates and integrated business financial management features. This product is a tangible proof of Bank INA's commitment to supporting the business growth of its customers. Additionally, the launch of Giro IDR complements the product lineup to provide flexibility in managing individual and corporate business funds. Meanwhile, to address the security needs for customers' valuable assets, Bank INA also offers Safe Deposit Box services with high-security standards.



Bank INA juga telah dipercaya sebagai Bank Persepsi, untuk menyediakan layanan penerimaan negara termasuk pajak, bea cukai, penerimaan Negara Bukan Pajak (PNBP), pembelian Surat Berharga Negara (SBN), serta penerimaan lainnya. Bank INA kini melayani pembayaran penerimaan negara melalui teller di seluruh kantor cabang, serta secara digital melalui *Internet Banking* dan *Mobile Banking*, memperkuat posisinya dalam ekosistem keuangan nasional.

Bank INA juga mengambil peran penting sebagai Bank Kustodian, memperkuat infrastruktur layanan investasi bagi investor institusi dan individu. Selain itu Bank INA juga berkomitmen untuk mendorong pertumbuhan bisnis yang berkelanjutan. Bank aktif dalam mendukung pembiayaan hijau serta kegiatan usaha ramah lingkungan bagi nasabah korporat. Dengan mengedepankan keseimbangan antara aspek ekonomi, sosial, lingkungan, Bank INA terus berupaya memberikan dampak positif bagi nasabah, komunitas, serta pembangunan berkelanjutan di Indonesia.

Selain memperluas kapabilitas digital dan menjalankan perannya sebagai Bank Persepsi, Bank INA juga berkomitmen untuk mendorong pertumbuhan bisnis yang berkelanjutan. Bank aktif dalam mendukung pembiayaan hijau serta kegiatan usaha yang ramah lingkungan bagi nasabah korporat. Dengan mengedepankan keseimbangan antara aspek ekonomi, sosial, dan lingkungan, Bank INA terus berupaya memberikan dampak positif bagi nasabah, komunitas, serta pembangunan berkelanjutan di Indonesia.

Perubahan Organisasi Bersifat Signifikan

[POJK51-C.6]

Pada tahun 2024, Bank INA membuka KC Melawai Jakarta Selatan, KC Pantai Indah Kapuk Jakarta Utara, KC Bogor, dan KC Bukit Darmo Surabaya. Selain kantor cabang, Bank INA juga membuka kantor cabang pembantu, yaitu KCP Sunter Jakarta Utara, KCP Bumi Serpong Damai Tangerang Selatan, dan KCP Pondok Indah Jakarta Selatan. Selain itu, Bank INA juga meresmikan KC Dago Bandung sebagai pengganti KC Bandung di Jl. Gatot Subroto No. 47B, yang kini menjadi KCP Gatot Subroto Bandung.

Bank INA has also been entrusted as a Collection Bank, providing state revenue reception services including taxes, customs duties, Non-Tax State Revenue (PNBP), Retail Government Securities (SBN) purchases, and other state receipts. Bank INA now serves state revenue payments through tellers at all branch offices, as well as digitally via Internet Banking and Mobile Banking, strengthening its position in the national financial ecosystem.

Bank INA also plays an important role as a Custodian Bank, strengthening investment service infrastructure for institutional and individual investors. Furthermore, Bank INA is committed to promoting sustainable business growth. The Bank actively supports green financing and environmentally friendly business activities for corporate customers. By prioritizing a balance between economic, social, and environmental aspects, Bank INA continues striving to provide a positive impact for customers, communities, and sustainable development in Indonesia.

In addition to expanding its digital capabilities and fulfilling its role as a Collection Bank, Bank INA is committed to promoting sustainable business growth. The Bank actively supports green financing and environmentally friendly business initiatives for corporate clients. By prioritizing a balance between economic, social, and environmental aspects, Bank INA strives to create a positive impact on customers, communities, and sustainable development in Indonesia.

Significant Organizational Change

[POJK51-C.6]

In 2024, Bank INA opened Branch Offices in Melawai, South Jakarta; Pantai Indah Kapuk, North Jakarta; Bogor; and Bukit Darmo, Surabaya. Other than branch offices, Bank INA also opened sub-branch offices, namely KCP Sunter North Jakarta, KCP Bumi Serpong Damai South Tangerang, and KCP Pondok Indah South Jakarta. Bank INA also inaugurated KC Dago Bandung to substitute KC Bandung on Jl. Gatot Subroto No. 47B, which is now KCP Gatot Subroto Bandung.



Jejak Langkah Milestones

> 1990

Bank INA berdiri pada tanggal 9 Februari 1990.
Bank INA was established on February 9, 1990.

> 1991

Mendapat izin operasional sebagai Bank Umum dari Kementerian Keuangan.
Obtain an operational license as a Commercial Bank from the Ministry of Finance.

> 2008

Bergabung dengan ATM Bersama.
Join ATM Bersama.

> 2009

Memperluas jaringan kantor di Bandung, Surabaya, dan Jakarta.
Expand office network in Bandung, Surabaya, and Jakarta.

> 2010

Menambah jaringan kantor di Yogyakarta, Semarang, dan Solo.
Add office network in Yogyakarta, Semarang, and Solo.

> 2011

Telah memiliki 22 kantor di seluruh Indonesia.
Already have 22 offices throughout Indonesia.

> 2014

Pencatatan perdana saham tanggal 16 Januari 2014.
Initial listing of shares on January 16, 2014.

> 2016

- Memperoleh penambahan modal disetor sebesar Rp62.500.000.000,- sehingga modal disetor menjadi Rp272.500.000.000,-; serta
- Menambah 3 *payment point* di Indogrosir Kemayoran, Indogrosir Surabaya, dan Indogrosir Tangerang.
- Obtain additional paid-in capital of Rp62,500,000,000, thereby the paid-up capital became Rp272,500,000,000; and
- Add 3 payment points at Indogrosir Kemayoran, Indogrosir Surabaya, and Indogrosir Tangerang.

> 2017

- Melakukan Penawaran Umum Terbatas (PUT) II;
- Peningkatan modal Bank sebesar 155,28% atau Rp1.160,16 miliar;
- Menjadi Bank dengan Kategori BUKU II; serta
- Melakukan pembukaan 3 kantor cabang di Denpasar, Makassar, dan Malang, serta 4 *payment point* di Indogrosir Cipinang, Bandung, Semarang, dan Bintara.
- Conduct Limited Public Offering (PUT) II;
- Increase in Bank capital by 155.28% or Rp1,160.16 billion;
- Become a Bank with BUKU II Category; and
- Open 3 branch offices in Denpasar, Makassar, and Malang, as well as 4 payment points at Indogrosir Cipinang, Bandung, Semarang, and Bintara.

> 2018

- Mulai mengaktifkan sejumlah aplikasi dan fitur berbasis digital;
- Meluncurkan Call INA;
- Meluncurkan pelayanan *e-statement* rekening koran kepada nasabah;
- Mengimplementasikan SMS Broadcast/SMS Blast;
- Menempatkan 11 unit mesin *electronic data capture* (EDC) di beberapa cabang Indogrosir;
- Mendapat izin debit Gerbang Pembayaran Nasional (GPN) dari Bank Indonesia sebagai *issuer* dan *acquirer* untuk transaksi kartu di jaringan GPN; serta
- Meluncurkan peremajaan ATM di seluruh cabang dengan ATM yang telah berbasis *National Standard Indonesian Chip Card Specification* (NSICCS).
- Start activating a number of digital-based applications and features;
- Launch Call INA;
- Launch e-statement of checking accounts for customers;
- Implement SMS Broadcast/SMS Blast;
- Place 11 units of the electronic data capture (EDC) machine in several Indogrosir branches;
- Obtain a National Payment Gate (GPN) debit permit from Bank Indonesia as issuer and acquirer for card transactions on the GPN network; and
- Launch ATM rejuvenation in all branches with ATMs that have been based on National Standard Indonesian Chip Card Specification (NSICCS).

> 2019

Pembukaan Kantor Kas Indogrosir Karawang.
Open of Indogrosir Karawang Cash Office.

1990–2016

2017–2019

2020

Menjadi Bank Devisa dengan Surat No. KEP-87/D.03/2020 tanggal 16 Juli 2020.

Become a Foreign Exchange Bank with Letter No. KEP-87/D.03/2020 dated July 16, 2020.

2021

- Melakukan Penawaran Umum Terbatas (PUT) III; serta
- Pembentukan Direktorat *Digital Banking* untuk mengelola dan menghadirkan layanan perbankan digital bagi nasabah ritel dan UMKM, memberikan produk dan pengalaman perbankan yang lebih baik, serta memperluas akses layanan keuangan bagi masyarakat luas.
- Conduct Limited Public Offering (PUT) III; and
- Establish the Directorate of Digital Banking to manage and provide digital banking services for retail and MSME customers, provide better banking products and experiences, and expand access to financial services for the wider community.

2022

Melakukan Penawaran Umum Terbatas (PUT) IV dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu (HMETD) kepada para Pemegang Saham.

Conduct the Limited Public Offering (PUT) IV in order to issue Pre-emptive Rights (HMETD) to Shareholders.

2023

- Pembukaan Kantor Cabang (KC) Tegal dan Kantor Cabang Pembantu (KCP) Indogrosir di Sukabumi;
- Peningkatan status KCP Indogrosir Cipinang dan KC Kelapa Gading; serta
- Peluncuran produk baru, yakni Tabina QRIS, Tabungan Devisa Hasil Ekspor Sumber Daya Alam (DHE SDA), Tabungan DHE SDA Valas, Giro DHE SDA, Giro DHES SDA Valas, serta Layanan Digital berupa produk Aplikasi Bina, Pinjaman Digital Bina (modal usaha untuk UMKM dan penyaluran *Loan Channeling*), dan Agen Bina.
- Open of Tegal Branch Office (KC) and Indogrosir Sub-Branch Office (KCP) in Sukabumi;
- Upgrade the status of KCP Indogrosir Cipinang and KC Kelapa Gading; and
- Launch new products, namely Tabina QRIS, Savings for Foreign Exchange of Natural Resources Export Proceeds (DHE SDA), Savings for DHE SDA Forex, Giro DHE SDA, Giro DHES SDA Forex, and Digital Services in the form of Bina Application products, Bina Digital Loans (business capital for MSMEs and Loan Channeling), and Bina Agents.

2024

- Peresmian Kantor Cabang (KC) Melawai Jakarta Selatan, KC Puri Jakarta Barat, KC Pantai Indah Kapuk, KC Bogor, KC Dago Bandung, KC Bukit Darmo Surabaya, KCP Gatot Subroto, KCP Sunter, KCP Bumi Serpong Damai, dan KCP Pondok Indah. Di samping itu, Bank menutup KCP UKI dan KCP Kota Bukit Indah;
- Bank INA menjadi Bank Persepsi;
- Peluncuran Layanan Pembelian SBN Ritel di Pasar Perdana;
- Kerja sama Bank INA dengan Kota Podomoro Tenjo;
- Kerja sama Bank INA dengan KSEI sebagai Bank Administrator RDN - Bank Pembayaran periode 2024-2029;
- Peluncuran layanan API Binadigital di bulan Maret;
- Peluncuran fitur kartu ATM/Debit Binadigital;
- Bank INA sebagai Penyimpan Dana Margin;
- Peluncuran Setor Tunai Indomaret;
- Bank INA telah teregistrasi oleh Badan Siber dan Sandi Negara (BSSN) sebagai Tim Tanggap Insiden Siber; serta
- Bank INA sebagai Bank Kustodian.
- Inauguration of Branch Office (KC) Melawai South Jakarta, KC Puri West Jakarta, KC Pantai Indah Kapuk, KC Bogor, KC Dago Bandung, KC Bukit Darmo Surabaya, KCP Gatot Subroto, KCP Sunter, KCP Bumi Serpong Damai, and KCP Pondok Indah. The Bank also closed KCP UKI and KCP Kota Bukit Indah;
- Bank INA appointed as a Collection Bank;
- Launch of Retail SBN Purchase Services in the Primary Market;
- Collaboration between Bank INA and Kota Podomoro Tenjo;
- Bank INA's collaboration with KSEI as the RDN Administrator Bank - Payment Bank for 2024-2029 period;
- Launch of Binadigital API Service in March;
- Launch of Binadigital ATM/Debit Card Feature;
- Bank INA as Margin Fund Depository Bank;
- Launch of Cash Deposit at Indomaret;
- Bank INA has been registered by the National Cyber and Crypto Agency (BSSN) as a Cyber Incident Response Team; as well as Bank INA as a Custodian Bank.

2020-2023

2024



Visi dan Misi [POJK51-C.1] Vision and Mission

VISI VISION

“Menjadi Bank nasional pilihan utama masyarakat.”

“To become the people’s first choice of national bank.”

Pernyataan Persetujuan atas Visi dan Misi Bank:

Visi dan Misi Bank telah disetujui oleh Direksi melalui Surat Keputusan No. SK/DIR/040A/1021 tanggal 15 Oktober 2021.

Statement of Approval on the Bank’s Vision and Mission:

The Bank’s Vision and Mission were approved by the Board of Directors through Decree No. SK/DIR/040A/1021 dated October 15, 2021.



Nilai Dasar Perusahaan Corporate Values

[POJK51-C.1]



INTEGRITY

Memiliki kejujuran dan etika, menjunjung teguh apa yang menjadi komitmen dan melaksanakan secara konsisten dengan penuh tanggung jawab atas janji yang diberikan.

Have honesty and ethics, uphold what is a commitment and carry out consistently with full responsibility for the promises made.



NIMBLE

Bekerja gesit dan cekatan dengan penuh keahlian di bidangnya.

Work agile and nimble with full expertise in their field.

MISI MISSION



Menunjang perekonomian Indonesia, melalui penyediaan produk dan layanan perbankan umum serta digital yang mendukung keberhasilan nasabah individu, UMKM, dan Korporasi.

To support the Indonesian economy, through the provision of general and digital banking products and services that support the success of individual customers, MSMEs, and Corporations.



Memberikan solusi keuangan yang cepat, aman, dan nyaman.
To provide fast, safe, and convenient financial solutions.



Membangun SDM yang kompeten serta menjunjung tinggi Nilai Dasar Perusahaan.
To build competent human resources and uphold the Company's Basic Values.



Meningkatkan nilai tambah bagi Pemegang Saham dan pemangku kepentingan lainnya.
To increase added value for Shareholders and other stakeholders.



ACCOUNTABLE

Ikut mempertanggungjawabkan atas penugasan baik terhadap diri sendiri maupun aksi dari keputusan organisasi secara menyeluruh.

Take responsibility for assignments both personally and for the actions resulting from organizational decisions in overall.



PROGRESSIVE

Berusaha untuk sebuah kemajuan yang berkelanjutan agar memberikan hal-hal yang lebih baik.

Strive for continuous improvement to deliver better outcomes.



PROFESSIONAL

Memahami dan mampu melaksanakan tugas secara mumpuni serta bertanggung jawab untuk menyelesaikan masalah yang dihadapi dengan komitmen tinggi, tekun, dan disiplin.

Understand and be able to carry out tasks in a qualified and responsible manner to solve problems encountered with high commitment, diligence, and discipline.



Bidang Usaha [POJK51-C.4] Field of Business

Kegiatan Usaha Bank INA berpedoman pada Pasal 3 Ayat 1 Anggaran Dasar Perusahaan sebagaimana tercantum dalam Akta No. 31 tanggal 9 September 2013.

Bank INA's business activities are guided by Article 3, Paragraph 1 of the Company's Articles of Association, as stated in Deed No. 31 dated September 9, 2013.

Kegiatan Usaha Berdasarkan Anggaran Dasar Terakhir Business Activities Based on the Latest Articles of Association	Kegiatan Usaha yang Dijalankan pada Tahun 2024 Business Activities Undertaken in 2024	
	Sudah Dijalankan Already Executed	Belum Dijalankan Not Yet Executed
Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan, dan/atau bentuk lainnya yang disamakan dengan itu. Collecting funds from the public in the form of deposits namely demand deposits, time deposits, certificates of deposit, savings, and/or other similar forms.	✓	
Memberikan kredit. Providing loans.	✓	
Menerbitkan surat pengakuan utang. Issuing debt acknowledgment letter.		✓
Membeli, menjual, atau menjamin atas risiko sendiri maupun untuk kepentingan dan/atau perintah nasabah. Buying, selling, or guaranteeing at own risk or for the benefit and/or orders of customers.		
Surat-surat wesel termasuk wesel yang diakseptasi oleh Bank yang masa berlakunya tidak lebih lama dari pada kebiasaan dalam perdagangan surat-surat di maksud; Bills of exchange including money orders accepted by the Bank whose validity period is no longer than the custom in trading of such letters;	✓	
Surat pengakuan utang dan kertas dagang lainnya yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat di maksud; Debt acknowledgment letters and other trade papers whose validity period is no longer than the custom in trading the said papers;	✓	
Kertas perbendaharaan negara dan surat jaminan negara; National treasury papers and national guarantee letters;	✓	
Sertifikat Bank Indonesia (SBI); Bank Indonesia Certificates (SBI);	✓	
Obligasi; Bond;	✓	
Surat dagang berjangka waktu sesuai dengan peraturan perundang-undangan yang berlaku; serta Trade letters with a maturity in accordance with the applicable laws and regulations; and	✓	
Surat berharga lain yang berjangka waktu sesuai dengan peraturan perundang-undangan yang berlaku. Other securities with a maturity in accordance with the applicable laws and regulations.	✓	
Memindahkan uang baik untuk kepentingan sendiri maupun untuk kepentingan nasabah. Transferring money both for its own interests and for the benefit of customers.	✓	
Menempatkan dana pada, meminjam dari, atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi, maupun dengan wesel unjuk, cek, atau sarana lainnya. Placing funds at, borrowing from, or lending funds to other banks, either by using letters, telecommunications facilities, or by money orders, checks, or other means.	✓	
Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan/atau antara pihak ketiga. Receiving payments from bills on securities and performing calculations with/or between third parties.		✓

Kegiatan Usaha Berdasarkan Anggaran Dasar Terakhir Business Activities Based on the Latest Articles of Association	Kegiatan Usaha yang Dijalankan pada Tahun 2024 Business Activities Undertaken in 2024	
	Sudah Dijalankan Already Executed	Belum Dijalankan Not Yet Executed
Menyediakan tempat untuk menyimpan barang dan surat berharga. Providing a place to store valuables and documents.	✓	
Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak. Carrying out custodial activities for the benefit of other parties based on a contract.		✓
Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam surat berharga yang tidak tercatat di bursa efek. Placing funds from customers to other customers in securities that are not listed on the stock exchange.		✓
Membeli agunan, baik semua maupun sebagian, melalui pelelangan atau dengan cara lain dalam hal debitur tidak memenuhi kewajibannya kepada Bank, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya. Buying collateral, either in whole or in part, through an auction or in other ways if the debtor does not fulfill his obligations to the Bank, provided that the collateral purchased must be disbursed as soon as possible.	✓	
Melakukan kegiatan anjak piutang, usaha kartu kredit, dan kegiatan wali amanat. Performing factoring activities, credit card business, and trustee activities.	✓	
Menyediakan pembiayaan dan/atau melakukan kegiatan lain berdasarkan prinsip syariah, sesuai dengan ketentuan yang ditetapkan oleh yang berwenang. Provide financing and/or carry out other activities based on sharia principles, in accordance with the provisions stipulated by the authorities.		✓
Melakukan kegiatan dalam valuta asing dengan memenuhi ketentuan yang ditetapkan oleh yang berwenang. Carrying out activities in foreign currency by fulfilling the conditions set by the authorities.	✓	
Melakukan kegiatan penyertaan modal pada bank atau perusahaan lain di bidang keuangan, seperti sewa guna usaha, modal ventura, perusahaan efek, asuransi, serta lembaga kliring penyelesaian dan penyimpanan, dengan memenuhi ketentuan yang ditetapkan oleh yang berwenang. Carrying out equity participation activities in banks or other companies in the financial sector, such as leasing, venture capital, securities companies, insurance, as well as settlement clearing and depository institutions, by fulfilling the conditions set by the authorities.		✓
Melakukan kegiatan penyertaan modal sementara untuk mengatasi akibat kegagalan kredit atau kegagalan pembiayaan berdasarkan prinsip syariah, dengan syarat harus menarik kembali penyertaannya, dengan memenuhi ketentuan yang ditetapkan oleh yang berwenang. Carrying out temporary capital participation activities to overcome the consequences of credit failure or financing failure based on sharia principles, with the condition that participation must be withdrawn, by fulfilling the provisions set by the authorities.		✓
Bertindak sebagai pendiri dana pensiun dan pengurus dana pensiun sesuai dengan ketentuan dalam peraturan perundang-undangan dana pensiun yang berlaku. Acting as the founder of the pension fund and administrator of the pension fund in accordance with the provisions of the applicable pension fund laws and regulations.		✓
Melakukan kegiatan lain yang lazim dilakukan oleh bank sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku. Carrying out other activities commonly carried out by banks if they do not conflict with the applicable laws and regulations.		✓



Produk dan Jasa [POJK51-C.4] Products and Services

Penghimpunan Dana Funding		
Tabina Perdana	Tabungan dengan tingkat suku bunga menarik, mendapatkan kartu ATM Debit Ina, fasilitas <i>Internet Banking</i> dan <i>Mobile Banking</i> , serta kemudahan lainnya.	Savings with attractive interest rates, access to Ina Debit ATM card, facilities of Internet Banking and Mobile Banking, along with other benefits.
Tabina Bisnis	Tabungan untuk perorangan dan non-perorangan (sesuai ketentuan Bank), yang memberikan keuntungan dengan suku bunga yang menarik; mendapatkan kartu ATM Debit Ina, fasilitas <i>Internet Banking</i> , dan <i>Mobile Banking</i> untuk nasabah perorangan; serta kemudahan lainnya.	Savings accounts for individuals and non-individuals (as per the Bank's regulations), offering attractive interest rates; access to Ina Debit ATM card, Internet Banking, and Mobile Banking for individual customers; along with other benefits.
Tabina Sempel	Tabungan ini dirancang khusus bagi anak dan pelajar guna menumbuhkan budaya menabung sejak dini. Rekening tabungan dibuka atas nama anak, dan bagi nasabah pelajar dengan jenjang minimal SMP atau setara, bisa mendapatkan kartu ATM Debit Ina.	Savings account is specifically designed for children and students to foster a saving habit from an early age. Savings accounts are opened under the child's name, and for student customers with a minimum level of junior high school or equivalent are eligible to receive an Ina Debit ATM card.
Tabina QRIS	Tabungan yang diperuntukkan bagi pemilik <i>merchant Quick Response Code Indonesian Standard (QRIS)</i> Bank INA, tanpa biaya admin dan mendapatkan suku bunga yang menarik serta fasilitas ATM debit INA, <i>Internet Banking</i> , dan <i>Mobile Banking</i> .	A savings account intended for owners of Bank INA's Quick Response Code Indonesian Standard (QRIS) merchants, with no admin fees and offering attractive interest rates, as well as access to INA debit ATM facilities, Internet Banking, and Mobile Banking.
Tabina Berjangka	Program tabungan berjangka untuk masyarakat umum di mana nasabah dapat memilih jangka waktu dan setoran bulanan sesuai dengan tabel yang disiapkan oleh Bank.	Term savings program for general public where customers can choose the time period and monthly deposit according to the table prepared by the Bank.
TabunganKu	Bank juga aktif dalam menyukseskan program pemerintah untuk memasarkan produk Tabunganku, yang ditujukan kepada perorangan dengan persyaratan mudah dan ringan guna menumbuhkan budaya menabung nasional serta meningkatkan kesejahteraan masyarakat.	The Bank is also actively supporting the government's program to promote the Tabunganku product, which is designed for individuals with easy and simple requirements to foster a national saving culture and improve public welfare.
Tabungan DHE SDA	Rekening tabungan untuk eksportir yang ditujukan khusus untuk menerima devisa hasil ekspor sumber daya alam (DHE SDA) dalam mata uang Rupiah.	A savings account for exporters that is specifically intended to receive foreign exchange proceeds from natural resource exports (DHE SDA) in Rupiah currency.
Deposito	Simpanan berjangka yang memberikan keamanan dan kenyamanan dengan tingkat suku bunga kompetitif.	Time deposits that provide security and convenience with competitive interest rates.
Rekening Giro	Rekening pendukung usaha yang memberikan keamanan dalam bertransaksi bisnis sehari-hari dengan menggunakan cek dan bilyet giro. Mendapatkan kartu ATM Debit Ina, fasilitas <i>Internet Banking</i> dan <i>Mobile Banking</i> untuk nasabah perorangan, serta <i>Internet Banking</i> Bisnis untuk nasabah perusahaan.	Business support account that provides security in daily business transactions using checks and biljet giro. Receive Ina Debit ATM card and Internet Banking and Mobile Banking facilities for individual customers and Business Internet Banking for corporate customers.
Giro DHE SDA	Rekening giro untuk eksportir yang ditujukan khusus untuk menerima devisa hasil ekspor sumber daya alam (DHE SDA) dalam mata uang Rupiah.	Current account for exporters specifically intended to receive foreign exchange proceeds from natural resource exports (DHE SDA) in rupiah currency.
Tabina Valas	Simpanan valas yang memberikan kemudahan dan keuntungan, tersedia dalam 8 mata uang USD, SGD, AUD, JPY, EUR, HKD, GBP, dan CNY.	Forex savings that provide convenience and benefits, available in 8 currencies, namely USD, SGD, AUD, JPY, EUR, HKD, GBP, and CNY.
Tabungan DHE SDA Valas	Rekening tabungan untuk eksportir yang ditujukan khusus untuk menerima devisa hasil ekspor sumber daya alam (DHE SDA) dalam mata uang USD, SGD, AUD, JPY, EUR, HKD, GBP, dan CNY.	Savings account for exporters specifically intended to receive foreign exchange proceeds from natural resource exports (DHE SDA) in USD, SGD, AUD, JPY, EUR, HKD, GBP, and CNY.
Giro Valas	Simpanan valas untuk kemudahan dan kelancaran bisnis, tersedia dalam 8 mata uang USD, SGD, AUD, JPY, EUR, HKD, GBP, dan CNY.	Foreign currency current accounts for the ease and smoothness of business, available in 8 currencies, namely USD, SGD, AUD, JPY, EUR, HKD, GBP, and CNY.
Giro DHE SDA Valas	Rekening giro untuk eksportir yang ditujukan khusus untuk menerima devisa hasil ekspor sumber daya alam (DHE SDA) dalam mata uang USD, SGD, AUD, JPY, EUR, HKD, GBP, dan CNY.	Current account for exporters specifically intended to receive foreign exchange proceeds from natural resource exports (DHE SDA) in USD, SGD, AUD, JPY, EUR, HKD, GBP, and CNY.
Deposito Valas	Simpanan dengan nilai yang pasti dan memberikan rasa aman, tersedia 8 dalam mata uang USD, SGD, AUD, JPY, EUR, HKD, GBP, dan CNY.	Savings with definite value that provide a sense of security, available in 8 currencies, namely USD, SGD, AUD, JPY, EUR, HKD, GBP, and CNY.



Tabungan Digital	Tabungan dengan tingkat suku bunga menarik yang dibuka secara <i>online</i> dan dapat dipergunakan untuk melakukan transaksi dengan mudah melalui aplikasi Binadigital.	Savings account with attractive interest rates, opened online and enabling easy transactions through the Binadigital app.
Tabungan Simpanan	Tabungan dengan tingkat suku bunga lebih tinggi daripada Tabungan Digital, yang hanya dapat dipergunakan untuk melakukan penyimpanan dana pada aplikasi Binadigital.	Savings account with a higher interest rate than the Digital Savings account, designed exclusively for fund deposit within the Binadigital app.
Tabina Laku Pandai	Tabungan yang dibuka khusus untuk Agen Laku Pandai Bank INA bertransaksi menggunakan aplikasi Agen Bina.	Savings account specifically opened for Bank INA's Laku Pandai Agents to conduct transactions using the Agen Bina app.
Tabungan Basic Savings Account (BSA)	Tabungan dengan karakteristik khusus untuk mendukung keuangan inklusif dan hanya dapat dibuka pada Agen Laku Pandai melalui aplikasi Agen Bina.	Specialized savings account designed to support financial inclusion, which can only be opened through Laku Pandai Agents via the Agen Bina app.
Deposito Binadigital	Simpanan berjangka yang memberikan keamanan dan kenyamanan dengan tingkat suku bunga kompetitif yang dapat dikelola melalui aplikasi Binadigital.	A time deposit that provides security and convenience with competitive interest rates, which can be managed through the Binadigital application.

Program Promosi Promotion Program

Tabina Triple Untung Mass	Program tabungan untuk nasabah baru dengan hadiah langsung senilai Rp50.000,- untuk pembukaan rekening Tabina Perdana dengan setoran Rp200.000,-.	A savings program for new customers with a direct reward worth Rp50,000 for opening a Tabina Perdana account with a deposit of Rp200,000.
Tabina Triple Untung Affluent - Individu	Program tabungan dengan hadiah <i>cashback</i> sesuai tabel nominal penempatan dan jangka waktu <i>hold</i> dana yang dipilih oleh nasabah.	A savings program with cash back prizes in accordance with the nominal placement table and time to hold funds chosen by the customer.
Tabina Triple Untung Kelompok	Program tabungan yang dapat diikuti oleh sejumlah nasabah dalam kelompok tertentu, dengan jenis hadiah bervariasi atau hadiah yang sama seperti paket tur dan lain-lain, dengan penempatan dana dan jangka waktu <i>hold</i> dana sesuai dengan ketentuan yang ditetapkan Bank.	A savings program that can be joined by several customers in certain groups, with various types of prizes or the same prizes such as tour packages and others, with placement of funds and time periods to hold funds in accordance with the provisions stipulated by the Bank.
Tabina Berjangka Berhadiah	Program tabungan berjangka dengan hadiah di muka, di mana nasabah wajib melakukan penyetoran dana pada awal pembukaan rekening dan sejumlah dana tertentu setiap bulannya sampai dengan berakhirnya periode waktu yang telah dipilih. Hadiah antara lain <i>gadget</i> , <i>cashback</i> , dan lain-lain.	A term savings program with prizes in advance, in which customers are required to deposit funds at the beginning of opening an account and a certain amount of funds each month until the end of the selected time. Prizes, among others gadget, cashback, and others.
Tabina Green Untung	Program tabungan berjangka dengan jenis hadiah barang yang <i>eco-friendly</i> , seperti mobil listrik, motor listrik, dan lain-lain. Nasabah melakukan setoran awal dan setoran bulanan dengan jangka waktu yang dipilih sesuai tabel yang ditetapkan oleh Bank.	A term savings program with different types of gifts that are eco-friendly, such as electric cars, electric motorcycles, and others. The customer makes an initial deposit and a monthly deposit for a period chosen according to the table set by the Bank.
Tabina Combo	Program <i>bundling</i> Deposito dan Tabungan dengan suku bunga yang menarik. Penempatan dana dengan komposisi 70% Deposito dan 30% Tabungan dengan jangka waktu 3 bulan dan 6 bulan.	A bundling Program of time deposits and savings at attractive interest rates. Placement of funds with a composition of 70% deposits and 30% savings and a term of 3 and 6 months.



Deposito Cash Reward	Program deposito dengan suku bunga menarik dan hadiah <i>cashback</i> dengan pilihan nominal dan jangka waktu penempatan sesuai tabel yang ditetapkan oleh Bank.	A time deposit program with attractive interest rates and cashback rewards, offering various deposit amounts and placement periods based on the Bank's established table.
Giro IDR	Program giro dengan <i>tiering</i> jasa giro yang menarik dan tambahan fasilitas, seperti bebas biaya admin serta bebas biaya buku cek/bilyet giro (BG), transaksi <i>Real Time Gross Settlement</i> (RTGS), Lalu Lintas Giro (LLG), dan setoran kliring dengan jumlah sesuai ketentuan Bank.	A demand deposit program with tiered interest rates and additional benefits, such as waived administrative fees and free checkbook/biljet giro (BG) issuance, Real Time Gross Settlement (RTGS) transactions, Interbank Clearing System (LLG) transactions, and clearing deposits, subject to the Bank's terms.
Tabina Bisnis	Tabungan Bisnis memberikan suku bunga khusus dan bebas biaya admin untuk 12 bulan pertama.	Tabungan Bisnis features special interest rates and waived administrative fees for the first 12 months.
Gratis Biaya Transaksi di ATM dan IBMB	Gratis 20 kali biaya transaksi untuk tarik tunai menggunakan kartu ATM Bank INA di ATM Bank lain, dan transaksi pembayaran dan pembelian melalui <i>Internet Banking</i> dan <i>Mobile Banking</i> Bank INA.	Free 20 times the transaction fee for cash withdrawals using a Bank INA ATM card at another bank's ATM, and payment, and purchase transactions via Internet Banking and Mobile Banking of Bank INA.
Gratis Biaya Transaksi IBB	Gratis biaya transfer <i>online</i> melalui <i>Internet Banking</i> Bisnis Bank INA.	Free online transfer fees through Internet Banking business of Bank INA.
Cashback Transaksi QRIS	<i>Cashback</i> 50% (maksimal Rp5.000,-) untuk transaksi QRIS melalui <i>Mobile Banking</i> Bank INA. Maksimum <i>cashback</i> diberikan sebanyak 3 kali transaksi per nasabah per bulan, dengan kuota maksimal 2.000 transaksi per bulan.	Cashback 50% (maximum Rp5,000) for transactions using QRIS through Mobile Banking of Bank INA. Maximum cashback given is for 3 transactions per customer per month, with a maximum quota of 2,000 transactions per month.
Gratis Biaya BI-Fast	Gratis biaya BI-Fast melalui <i>Internet Banking</i> dan <i>Mobile Banking</i> serta Kantor Cabang Bank INA.	Free of charge for BI-Fast through Internet Banking and Mobile Banking as well as Bank INA's Branch Offices.
Binadigital - Gratis Biaya Admin Transaksi Token Listrik	Gratis biaya administrasi setiap transaksi pembelian token listrik pada aplikasi Binadigital.	No administrative fees for electricity token purchases on the Binadigital app.
Binadigital - Cashback Deposito	Buka rekening deposito dengan minimal penempatan dana sebesar Rp1.000.000,- pada aplikasi Binadigital akan mendapatkan tambahan bunga hingga 6,75% per tahun.	Open a time deposit account with a minimum placement of Rp1,000,000 on the Binadigital app and receive an additional interest rate of up to 6.75% per year.
Binadigital - BINA EXTRA	Program menabung di aplikasi Binadigital dengan minimal penempatan saldo Rp100.000,- selama 30 hari, nasabah berkesempatan mendapatkan bunga 1% per tahun dan <i>cashback</i> bunga setara 4,5% per tahun.	The savings program in the Binadigital app offers customers the opportunity to earn 1% annual interest and receive cashback equivalent to 4.5% per year, by maintaining a minimum balance of Rp100,000 for 30 days.
Binadigital - Cashback Transaksi QRIS (Juli-Agustus 2024)	<i>Cashback</i> 25% dengan maksimal Rp5.000,- untuk transaksi belanja minimal Rp20.000,- menggunakan QRIS pada aplikasi Binadigital. Maksimum <i>cashback</i> 4 kali per bulan.	Get 25% cashback, up to Rp5,000, for a minimum purchase of Rp20,000 using QRIS on the Binadigital app. Maximum cashback is available 4 times per month.
Binadigital - Cashback Transaksi QRIS (September-November 2024)	<i>Cashback</i> Rp5.000,- untuk transaksi belanja minimal Rp30.000,- menggunakan QRIS di aplikasi Binadigital. Maksimum <i>cashback</i> 4 kali per bulan.	Get Rp5,000 cashback for a minimum purchase of Rp30,000 using QRIS on the Binadigital app. Maximum cashback is available 4 times per month.
Binadigital - Cashback Transaksi QRIS (Desember 2024- Februari 2025)	<i>Cashback</i> Rp5.000,- untuk transaksi belanja minimal Rp50.000 menggunakan QRIS di aplikasi Binadigital. Maksimum <i>cashback</i> 1 kali per minggu atau 4 kali per bulan.	Get Rp5,000 cashback for a minimum purchase of Rp50,000 using QRIS on the Binadigital app. Maximum cashback is available once per week or up to four times per month.
Binadigital - Gratis Admin Transaksi Setor dan Tarik Tunai di Indomaret	Gratis biaya admin setor dan tarik tunai di Indomaret.	No administrative fees for cash deposits and withdrawals at Indomaret.
Binadigital - Gratis Admin Transaksi Tarik Tunai dengan Kartu ATM/Debit Binadigital	Gratis biaya admin setor dan tarik tunai menggunakan kartu ATM/Debit Binadigital di mesin ATM mana pun yang terdaftar di jaringan ATM Bersama dan Prima.	No administrative fees for cash deposits and withdrawals using the Binadigital ATM/Debit Card at any ATM registered in the ATM Bersama and Prima networks.
Jasa Layanan Services		
ATM Debit INA	Memberikan kemudahan untuk bertransaksi di semua ATM dan EDC <i>Merchant</i> yang tergabung dalam jaringan gerbang pembayaran nasional (GPN), ATM Prima, dan ATM Bersama yang tersebar di seluruh Indonesia.	Providing convenience for transactions at all ATMs and EDC Merchant which are members of the National Payment Gateway network (GPN), ATM Prima, and ATM Bersama which are spread throughout Indonesia.
Layanan Payroll	Menyalurkan pembayaran gaji para pegawai bagi perusahaan, serta dapat dilakukan melalui <i>Internet Banking</i> Bisnis Bank INA yang memberikan kemudahan dan fleksibilitas kepada perusahaan.	Distributing salary payments to employees for the company and can be done through Internet Banking business of Bank INA that provides convenience and flexibility to companies.
Layanan Pendidikan	Pelayanan pembayaran uang sekolah atau uang pendidikan dengan pola kerja sama dengan pihak institusi pendidikan, serta dapat dilakukan melalui <i>virtual account</i> .	Services for payment of school fees or education fees with a pattern of cooperation with educational institutions and can be done through virtual account.
Layanan Pengambilan Uang	Layanan pengambilan uang kepada institusi atau instansi tertentu.	Money withdrawal services to certain institutions or agencies.
ATM	Layanan setor dan tarik tunai, serta fitur transaksi lainnya, seperti transfer, pembelian, pembayaran, dan sebagainya guna memenuhi kebutuhan nasabah yang dapat diakses 24/7.	Cash deposit and withdrawal services, as well as other transaction features, such as transfers, purchases, payments, and so on to meet customer needs which can be accessed 24/7.
Layanan Nasabah Prima (Prioritas)	Layanan pemberian layanan yang lebih bagi nasabah <i>affluent</i> .	Enhanced services for affluent customers.

Produk Digital Digital Products		
INA Virtual Account	Layanan yang diberikan kepada Nasabah Giro Bank INA untuk dapat membuat rekening virtual kepada para pelanggan/agent/end user dari nasabah sebagai tujuan pembayaran guna memudahkan identifikasi.	Services provided to Bank INA Giro Customers to be able to create a virtual account to the customers/agent/end user from the customer as a payment destination to facilitate identification.
INA Electronic Data Capture (Ina EDC)	Solusi kemudahan pembayaran bagi merchant dengan memberikan kemudahan penerimaan pembayaran antar rekening Bank melalui pemindahan dana secara online dan real time. Ina EDC dapat menerima pembayaran melalui kartu debit yang diterbitkan oleh semua Bank di Indonesia yang berlogo Gerbang Pembayaran Nasional (GPN).	Ease of payment solutions for merchant by providing convenience for receiving payments between bank accounts through direct transfer of funds, online and real time. Ina EDC can accept payments via debit cards issued by all banks in Indonesia bearing the National Payment Gateway (GPN) logo.
Ina Mobile Banking	Layanan transaksi perbankan untuk memenuhi kebutuhan transaksi nasabah melalui smartphone dengan menggunakan platform aplikasi mobile berbasis IOS dan Android.	Banking transaction services to meet customer transaction needs through smartphone by using the mobile application platform based on IOS and Android.
Internet Banking Individu	Layanan digital untuk nasabah individu yang dapat digunakan untuk melakukan layanan perbankan seperti cek saldo, transfer dana, pembayaran, dan pembelian melalui personal computer maupun laptop/notebook.	A digital service for individual customers that can be used to perform banking services such as checking balances, transferring funds, making payments, and purchasing via personal computer and laptops/notebook.
Internet Banking Bisnis	Layanan digital untuk nasabah korporasi atau perusahaan yang dapat digunakan untuk melakukan layanan perbankan seperti cek saldo, transfer dana, pembayaran, dan pembelian melalui personal computer maupun laptop/notebook.	Digital services for corporate or company customers that can be used to carry out banking services such as balance checks, fund transfers, payments, and purchases through personal computer as well as laptops/notebook.
Quick Response Code Indonesian Standard (QRIS)	Layanan kemudahan pembayaran dengan standarisasi pembayaran menggunakan metode QR Code dari Bank Indonesia agar proses transaksi dengan QR Code menjadi lebih mudah, cepat, dan terjaga keamanannya.	Ease of payment services by standardizing payments using QR Code method from Bank Indonesia to process transactions with QR Code easier, faster, and more secure.
Aplikasi Binadigital	Produk layanan perbankan digital yang dirancang bagi para pemilik UMKM di Indonesia. Aplikasi Mobile Banking ini dikembangkan untuk memberikan kemudahan akses fitur-fitur perbankan melalui device milik nasabah dan memudahkan calon nasabah untuk melakukan pendaftaran secara online di mana pun dan kapan pun.	A digital banking service product designed for MSME owners in Indonesia. This Mobile Banking application was developed to provide easy access to banking features through customers' devices and facilitate prospective customers to register online anywhere and anytime.
Pinjaman Digital Bina	Fasilitas kredit modal kerja yang diberikan kepada pelaku UMKM pelanggan mitra yang diakses dan disalurkan untuk kebutuhan belanja kebutuhan produk melalui aplikasi mitra yang telah bekerja sama dengan Bank INA.	A working capital loan facility provided to MSME entrepreneurs who are partner customers, accessed and disbursed for purchasing product supplies through partner applications in collaboration with Bank INA.
Loan Channeling	Penyaluran pinjaman untuk segmen produktif (UMKM) melalui skema channeling bekerja sama dengan mitra (peer to peer lending, koperasi, atau lembaga keuangan lainnya) yang memiliki izin usaha resmi dari regulator di Indonesia.	Loan distribution for the productive segment (MSMEs) through channeling schemes in collaboration with partners (peer to peer lending, cooperatives, or other financial institutions) that have official business licenses from regulators in Indonesia.
Aplikasi Agen Bina	Layanan keuangan tanpa kantor dalam rangka inklusif keuangan yang menyediakan layanan perbankan melalui kerja sama dengan pihak lainnya yang ditunjuk sebagai agen Laku Pandai Bank.	Office-less financial services in the context of financial inclusion that provide banking services through cooperation with other parties appointed as Laku Pandai Bank agents.
Penyaluran Kredit Credit Distribution		
KREDIT PRODUKTIF PRODUCTIVE CREDIT		
Kredit Usaha Rakyat (KUR)	Salah satu kredit program pemerintah untuk menumbuhkan dan memberdayakan UMKM sebagai pelaku usaha produktif, yang tidak mempunyai agunan atau belum mempunyai agunan yang cukup. KUR dapat diberikan sebagai modal kerja (KMK) dengan jangka waktu maksimal 3 tahun dan atau pembiayaan investasi (KI) sebagai fasilitas yang diangsur secara tetap dalam jangka waktu maksimal 5 tahun, dengan maksimum kredit sesuai kategorinya.	One of the government's loans programs to grow and empower MSMEs as productive business actors who do not have collateral or do not have sufficient collateral. KUR can be provided as working capital (KMK) with a maximum term of 3 years and or investment financing (KI) as a fixed installment facility for a maximum period of 5 years, with a maximum credit according to the specified scheme.
Usaha Kecil Menengah	Fasilitas kredit untuk pengusaha yang membutuhkan pembiayaan untuk mengembangkan usaha. Fasilitas kredit yang diberikan berupa: - Kredit Modal Kerja untuk membiayai persediaan bahan baku atau piutang usaha yang belum tertagih; serta - Kredit Investasi untuk membiayai pembangunan pabrik, pembelian mesin produksi, atau kebutuhan investasi lainnya.	Credit facility for entrepreneurs who need financing to develop their business. The credit facilities provided are in the form of: - Working Capital Loans to finance raw material inventories or uncollected trade receivables; and - Investment Credit to finance factory construction, purchase of production machines, or other investment needs.



Komersial/Korporasi	Fasilitas kredit untuk pengembangan usaha, meliputi Kredit Modal Kerja dan Kredit Investasi. Kredit Modal Kerja digunakan untuk pembiayaan kebutuhan modal kerja atau ekspansi usaha yang habis dalam satu siklus usaha dan bersifat kredit jangka pendek. Sedangkan, Kredit Investasi digunakan untuk membiayai pembelian aset (mesin, kendaraan, dan lain-lain), pembangunan infrastruktur, pembangunan hotel, pembangunan pabrik, dan lain-lain dalam rangka rehabilitasi, modernisasi, perluasan, ataupun pendirian proyek baru yang bersifat kredit jangka menengah atau panjang.	Credit facility for business development, including Working Capital Loans and Investment Loans. Working Capital Loans are used for financing working capital needs or business expansion that runs out in one business cycle and are short-term loans. Meanwhile, Investment Loans are used to finance the purchase of assets (machinery, vehicles, etc.), infrastructure development, hotel construction, factory construction, etc. in the context of rehabilitation, modernization, expansion, or establishment of new projects which are medium- or long-term loans.
Mikro (Kredit Program)	Fasilitas kredit dengan proses pengajuan yang dapat dilakukan dengan cepat melalui <i>Marketing Bank INA</i> yang mendata ke toko/warung/tempat usaha Bapak/Ibu secara langsung atau di Kantor Bank INA yang beroperasi di Gerai Indogrosir.	Credit facility with a fast application process that can be submitted through Bank INA's marketing team, who will directly collect data at your store, kiosk, or business location, or at Bank INA office operating within Indogrosir outlets.

KREDIT KONSUMER CONSUMER LOANS

Kredit Pemilikan Properti (KPP)	Fasilitas pinjaman angsuran yang diberikan oleh Bank kepada debitur perorangan untuk pembelian properti baru (<i>primary</i>) maupun bekas/sekunder (<i>secondary</i>), berupa rumah tapak/rumah toko (ruko), rumah kantor (rukan), atau apartemen dengan agunan properti yang dibeli.	Instalment loan facilities provided by the Bank to individual debtors for the purchase of new properties (primary) or second-hand (secondary), in the form of a landed house/shop house (ruko), office house (rukan), or apartment with the collateral of the purchased property.
Kredit Multi Guna (KMG)	Fasilitas pinjaman angsuran yang diberikan oleh Bank kepada debitur perorangan untuk kebutuhan konsumtif (renovasi rumah, pembangunan rumah, pernikahan, pendidikan, pengobatan, pembelian produk berharga/elektronik, dan kebutuhan finansial lain) dengan agunan properti atas nama debitur/pasangan.	Instalment loan facilities provided by the Bank to individual debtors for consumptive needs (home renovation, house construction, marriage, education, medical treatment, purchase of valuable/electronic products, and other financial needs) with property collateral on behalf of the debtor/spouse.
Kredit Kendaraan Bermotor (KKB)	Fasilitas pinjaman angsuran yang diberikan oleh Bank kepada debitur perorangan untuk pembelian kendaraan bermotor roda empat (mobil penumpang) dengan agunan berupa kendaraan yang dibeli.	Instalment loan facility provided by the Bank to individual debtors for the purchase of four-wheeled motorized vehicles (passenger cars) with collateral in the form of the purchased vehicle.
Kredit Tanpa Agunan (KTA)	Fasilitas pinjaman angsuran yang diberikan oleh Bank kepada debitur perorangan untuk membiayai berbagai kebutuhan konsumtif (renovasi rumah, pernikahan, pendidikan, pengobatan, pembelian produk berharga/elektronik, liburan, dan kebutuhan finansial lain) tanpa agunan.	Instalment loan facilities provided by the Bank to individual debtors to finance various consumptive needs (home renovations, weddings, education, medical treatment, purchase of valuable/electronic products, vacations, and other financial needs) without collateral.
Ina Ready Cash (IRC)	Fasilitas pinjaman <i>revolving</i> yang diberikan oleh Bank kepada debitur perorangan untuk membiayai berbagai kebutuhan mendesak, yang penarikannya dapat dilakukan setiap saat melalui <i>Mobile Banking Bank INA</i> .	A revolving credit facility offered by the Bank to individual borrowers to finance various urgent needs, with withdrawals accessible at any time through Bank INA's Mobile Banking.

Produk yang Diluncurkan di Tahun 2024 Product Launched in 2024

Pinjaman Kasbon Bina	Fasilitas pinjaman tanpa agunan yang diberikan kepada karyawan-karyawan mitra Bank terpilih untuk kebutuhan darurat dan dibayar otomatis saat debitur gaji. Fasilitas dapat diakses melalui aplikasi Binadigital atau penyedia platform yang telah bekerja sama dengan Bank INA.	An unsecured loan facility provided to employees of selected partner banks for emergency needs, with automatic repayment upon the borrower's payday. This facility can be accessed through the Binadigital app or platform providers that have partnered with Bank INA.
API Bina	API Bina merupakan layanan Perbankan berbasis protokol instruksi <i>Application Programming Interface (API)</i> dengan Standar Nasional <i>Open API Pembayaran (SNAP)</i> . Melalui layanan ini, Bank INA membuka layanan perbankan untuk dapat diakses oleh mitra melalui API. Adapun layanan yang tersedia, antara lain layanan pendaftaran, layanan informasi akun, serta layanan transaksional.	Bina API is a banking service based on the Application Programming Interface (API) instruction protocol, following the National Standard for Open Payment API (SNAP). Through this service, Bank INA enables banking access for partners via API. Available services include registration, account information, and transactional services.
SDB	Layanan fasilitas penggunaan SDB bagi nasabah yang memenuhi kriteria.	A safe deposit box facility available for eligible customers.
Rekening Dana Nasabah (RDN)	Rekening yang ditujukan bagi nasabah perorangan maupun badan/non-perorangan untuk penyelesaian transaksi di pasar modal.	A fund account designed for individual and corporate/non-corporate customers to facilitate transactions in the capital market.
Bank Pembayaran	Bank yang telah ditetapkan oleh PT Kustodian Sentral Efek Indonesia (KSEI) untuk menyimpan dana yang tercatat dalam Rekening Efek dalam rangka penyelesaian Transaksi Efek di KSEI, dan/atau keperluan lain terkait dengan penggunaan Layanan Jasa KSEI.	A bank appointed by PT Kustodian Sentral Efek Indonesia (KSEI) to hold funds recorded in Securities Accounts for the settlement of securities transactions at KSEI and/or other purposes related to the use of KSEI services.
Bank Penyimpan Dana Margin Rekening Terpisah (Segregate Account)	Rekening Giro Perusahaan Pialang Berjangka pada Bank Penyimpan yang telah disetujui Badan Pengawas Perdagangan Berjangka Komoditi (BAPPEBTI) untuk menyimpan dana nasabah dan dipisahkan dari kekayaan Pialang Berjangka.	A current account of a Futures Brokerage Company held at a Custodian Bank approved by the Commodity Futures Trading Regulatory Agency (BAPPEBTI) to safekeep client funds separately from the brokerage firm's assets.
Agan Penjual Efek Reksa Dana	Bank yang mewakili perusahaan Manajer Investasi untuk menjual efek reksa dana yang dilaksanakan oleh karyawan Bank dengan izin Wakil Agan Penjual Efek Reksa Dana (WAPERD).	A bank representing an Investment Manager company in selling mutual fund securities, carried out by Bank employees licensed as Mutual Fund Securities Selling Agent Representatives (WAPERD).

ATM

TARIK TUNAI



By WIDIA

Call INA
1500738



Dapat transaksi tarik tunai
dengan Kartu ATM Bank:



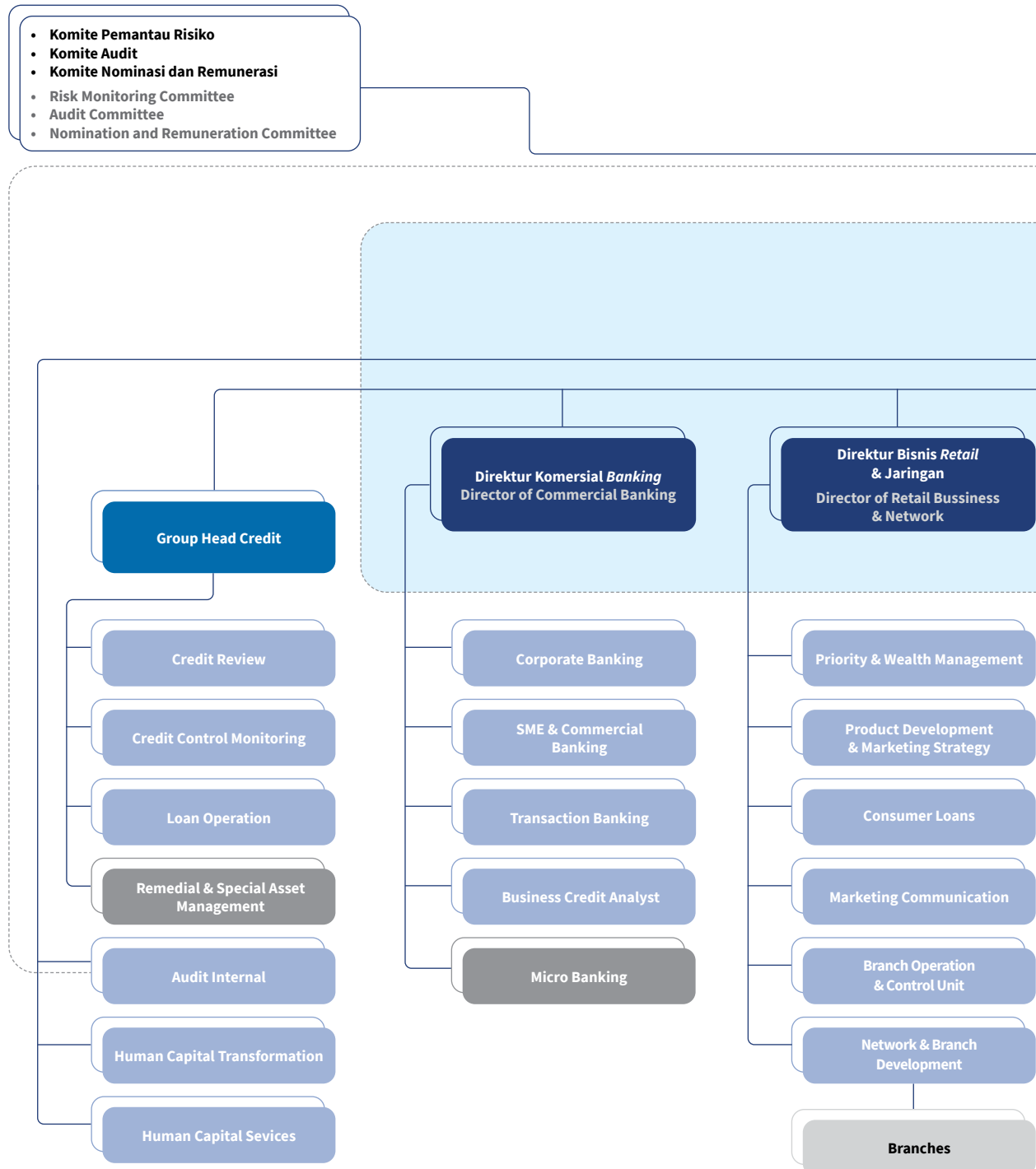
dan kartu ATM Bank lainnya
berlogo:



Struktur Organisasi

Organizational Structure

Struktur Organisasi Bank INA berdasarkan No. SK/DIR/054A/0824 tanggal 22 Agustus 2024.
The organizational structure of Bank INA is based on No. SK/DIR/054A/0824 dated August 22, 2024.



Keterangan / Remark:



Direksi
Board of Directors



Group Head



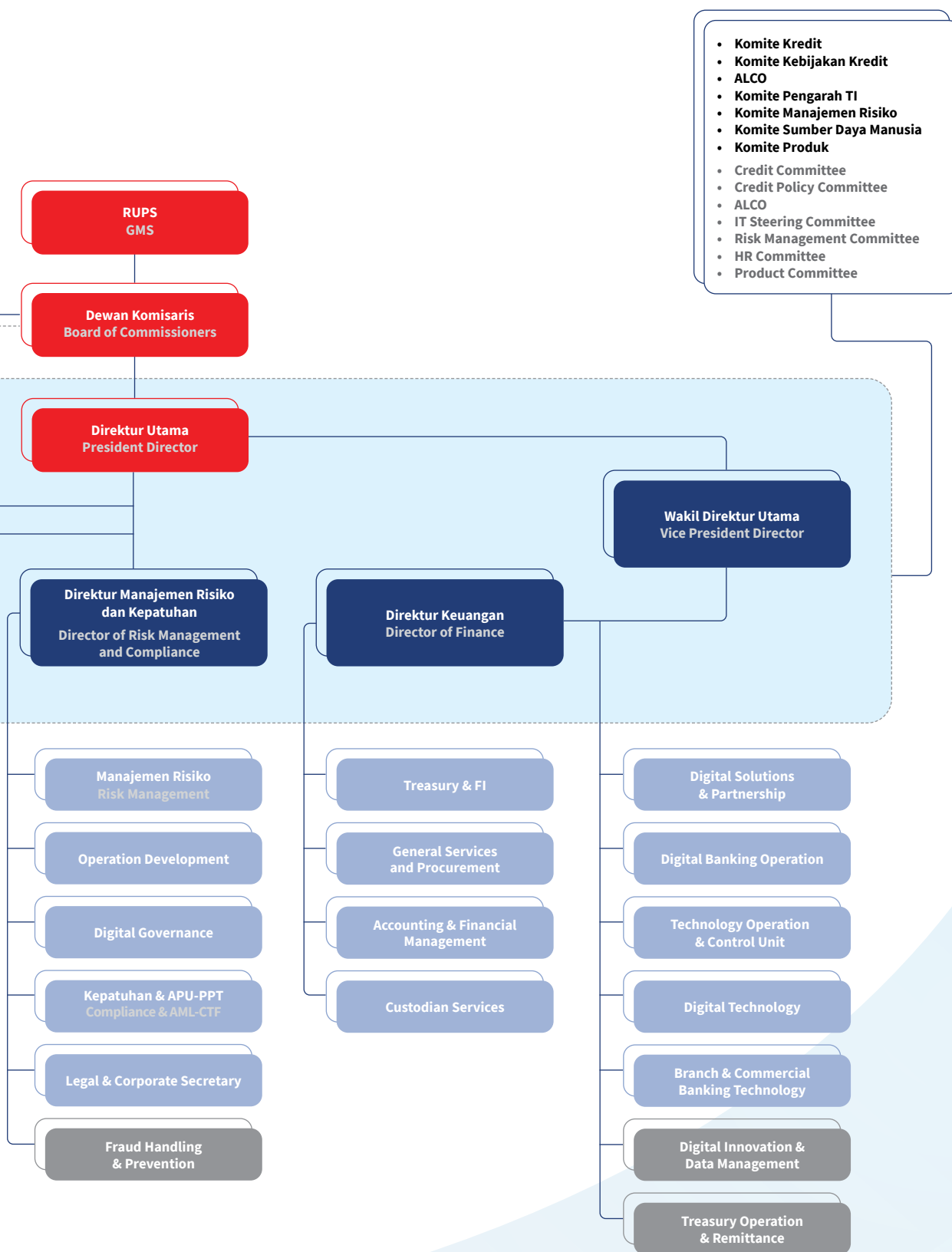
Divisi
Division



Satuan Kerja
Work Unit



Cabang
Branch





Profil Dewan Komisaris

Profile of the Board of Commissioners



Inawaty Handojo

Komisaris Utama Independen
Independent President Commissioner



Warga Negara Indonesia
Indonesian Citizen



Usia 73 tahun
73 years old



Berdomisili di Jakarta
Domiciled in Jakarta

➤ Periode dan Dasar Pengangkatan Period and Basis of Appointment

Diangkat sebagai Komisaris Utama Independen PT Bank Ina Perdana Tbk dalam RUPS Luar Biasa tanggal 16 Juni 2021 dan telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkannya dalam Surat Persetujuan Otoritas Jasa Keuangan atas Penilaian Kemampuan dan Kepatutan tertanggal 6 September 2021. Pengangkatan terakhir efektif sejak RUPS Tahunan 2024 dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan pada tahun 2027.

Appointed as Independent President Commissioner of PT Bank Ina Perdana Tbk in the Extraordinary GMS on June 16, 2021, and has been declared legally effective as of the date of stipulation in the Financial Services Authority's Approval Letter for Fit and Proper Test dated September 6, 2021. The last appointment was effective since the Annual GMS 2024 with a term of office until the closing of the Annual GMS in 2027.

➤ Riwayat Pendidikan, Sertifikasi, dan Pelatihan Educational History, Certification, and Training

Beliau memperoleh gelar Magister Manajemen di Prasetya Mulya Business School, Jakarta (2003) dan gelar Dra. Akuntansi (1979) serta gelar Dra. Manajemen Perusahaan (1976) di Universitas Katolik Parahyangan. Pelatihan, seminar, dan konferensi pada tahun 2024 dapat dilihat pada halaman 109-110 pada Laporan Tahunan ini.

She earned Master in Management at Prasetya Mulya Business School, Jakarta (2003) and his Dra. Accounting (1979) and the title of Dra. Company Management (1976) at Parahyangan Catholic University. Training, seminars, and conferences in 2024 can be seen on page 109-110 in this Annual Report.

➤ Hubungan Afiliasi Affiliations

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Pengendali dan Pemegang Saham Pengendali Terakhir, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Has no affiliation with other members of the Board of Commissioners, members of the Board of Directors, as well as Controlling and Ultimate Shareholder, either directly or indirectly to individual owners.

➤ Riwayat Jabatan Sebelumnya Previous Work History

Beliau memiliki pengalaman yang luas di bidang perbankan serta menjabat di berbagai posisi kepemimpinan, antara lain:

- Ketua Komite Audit PT Bank Ina Perdana Tbk (2022-2024);
- PT Bank Central Asia Tbk:
 - Direktur Kepatuhan (2019-2020);
 - Direktur (2016-2019);
 - Anggota Komite Tata Kelola Terintegrasi (2015-2016);
 - Anggota Komite Audit (2008-2016);
 - Staf dan berbagai posisi manajerial dalam bidang Audit Internal (1980-2008); serta
- Kepala Bagian Keuangan PT Naintex (1976-1980).

She has extensive experience in banking and has held various leadership positions, including:

- Chairperson of the Audit Committee of PT Bank Ina Perdana Tbk (2022-2024);
- PT Bank Central Asia Tbk:
 - Compliance Director (2019-2020);
 - Director (2016-2019);
 - Member of Integrated Governance Committee (2015-2016);
 - Audit Committee Member (2008-2016);
 - Staff and various managerial positions in Internal Audit (1980-2008); and
- Head of Finance Section of PT Naintex (1976-1980).

➤ Rangkap Jabatan Concurrent Position

Tidak merangkap jabatan sebagai anggota Dewan Komisaris, anggota Direksi, atau Pejabat Eksekutif pada bank, perusahaan, dan/atau lembaga lain.

Does not hold concurrent positions as a member of the Board of Commissioners, member of the Board of Directors, or Executive Officer at a bank, company, and/or other institution.



Yohanes Santoso Wibowo

Komisaris Independen
Independent Commissioner



Warga Negara Indonesia
Indonesian Citizen



Usia 65 tahun
65 years old



Berdomisili di Jakarta
Domiciled in Jakarta

➤ Periode dan Dasar Pengangkatan Period and Basis of Appointment

Diangkat sebagai Komisaris Independen PT Bank Ina Perdana Tbk oleh RUPS Luar Biasa tanggal 16 Juni 2021 dan telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkannya dalam Surat Persetujuan Otoritas Jasa Keuangan atas Penilaian Kemampuan dan Kepatutan tertanggal 6 September 2021. Pengangkatan terakhir efektif sejak RUPS Tahunan 2024 dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan pada tahun 2027.

Appointed as Independent Commissioner of PT Bank Ina Perdana Tbk in the Extraordinary GMS on June 16, 2021, and has been declared legally effective as of the date of stipulation in the Financial Services Authority's Approval Letter for Fit and Proper Test dated September 6, 2021. The last appointment was effective since the Annual GMS 2024 with a term of office until the closing of the Annual GMS in 2027.

➤ Riwayat Pendidikan, Sertifikasi, dan Pelatihan Educational History, Certification, and Training

Beliau memperoleh gelar *Master in Banking and Finance* di FINAFRICA Milano Italia (1988) dan gelar Sarjana Ekonomi, Akuntan (1983) di Universitas Gadjah Mada. Pelatihan, seminar, dan konferensi pada tahun 2024 dapat dilihat pada halaman 109-110 pada Laporan Tahunan ini.

He earned a Master in Banking and Finance at FINAFRICA Milano Italy (1988) and Bachelor of Economics, Accountant (1983) at Gadjah Mada University. Training, seminars, and conferences in 2024 can be seen on page 109-110 in this Annual Report.

➤ Hubungan Afiliasi Affiliations

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Pengendali dan Pemegang Saham Pengendali Terakhir, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Has no affiliation with other members of the Board of Commissioners, members of the Board of Directors, as well as Controlling and Ultimate Shareholder, either directly or indirectly to individual owners.

➤ Rangkap Jabatan Concurrent Position

Tidak merangkap jabatan sebagai anggota Dewan Komisaris, anggota Direksi, atau Pejabat Eksekutif pada bank, perusahaan, dan/atau lembaga lain.

Does not hold concurrent positions as a member of the Board of Commissioners, member of the Board of Directors, or Executive Officer at a bank, company, and/or other institution.

➤ Riwayat Jabatan Sebelumnya Previous Work History

Beliau memiliki pengalaman yang luas di bidang perbankan serta menjabat di berbagai posisi kepemimpinan, antara lain:

- Komisaris PT Beegroup Financial Indonesia (BukuKas) (Juli 2020-2024);
- *Vice Chairman* Indonesia Banking School (Juli 2019-Juli 2020);
- Otoritas Jasa Keuangan sebagai *Deputy Commissioner Financial System Stability* (Desember 2018-Juli 2019), *Deputy Commissioner Integrated Regulation and Supervision* (2018), *Deputy Commissioner Banking Supervision II* (2017-2018), *Senior Advisor* (2016), dan *Head of Regional III Central Java and DIY Provinces* (2013-2016);
- Bank Indonesia sebagai *Executive Director Credit, Rural Banks, and SME Department* (2012-2013), *Director Credit, Rural Banks, and SME Department* (2006-2012), *Deputy Head Bank Indonesia in Bali Province* (2003-2006), dan *Deputy Director Rural Banking Department* (2000-2002);
- *Assistant Director Financial Market Analyst* Indonesia Debt Restructuring Agency (1999-2000);
- Bank Indonesia sebagai *Assistant Director Financial Market Development Study* (1998-1999), *Section Head Balance of Payment Department* (1995-1998), *Section Head Economy and Monetary Department* (1993-2002), *Section Head International and Monetary Division* (1989-1981), *Section Head Human Resources Department* (1985-1987), dan *Accounting Staff Accounting Division* (1984-1985); serta
- *Accounting Staff Vico Oil Company* (1983-1984).

He has extensive experience in banking and has held various leadership positions, including:

- Commissioner of PT Beegroup Financial Indonesia (BukuKas) (July 2020-2024);
- Vice Chairman of Indonesia Banking School (July 2019-July 2020);
- Financial Services Authority as Deputy Commissioner for Financial System Stability (December 2018-July 2019), Deputy Commissioner for Integrated Regulation and Supervision (2018), Deputy Commissioner for Banking Supervision II (2017-2018), Senior Advisor (2016), and Head of Regional III for Central Java and Yogyakarta Provinces (2013-2016);
- Bank Indonesia as Executive Director Credit, Rural Banks, and SME Department (2012-2013), Director Credit, Rural Banks, and SME Department (2006-2012), Deputy Head Bank Indonesia in Bali Province (2003-2006), and Deputy Director Rural Banking Department (2000-2002);
- Assistant Director Financial Market Analyst of Indonesia Debt Restructuring Agency (1999-2000);
- Bank Indonesia as Assistant Director Financial Market Development Study (1998-1999), Section Head Balance of Payment Department (1995-1998), Section Head Economy and Monetary Department (1993-2002), Section Head International and Monetary Division (1989-1981), Section Head Human Resources Department (1985-1987), and Accounting Staff Accounting Division (1984-1985); and
- Accounting Staff Vico Oil Company (1983-1984).



Josavia Rachman Ichwan

Komisaris
Commissioner



Warga Negara Indonesia
Indonesian Citizen



Usia 62 tahun
62 years old



Berdomisili di Jakarta
Domiciled in Jakarta

▶ Periode dan Dasar Pengangkatan Period and Basis of Appointment

Diangkat sebagai Komisaris PT Bank Ina Perdana Tbk oleh RUPS Luar Biasa tanggal 16 Juni 2021 dan telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkannya dalam Surat Persetujuan Otoritas Jasa Keuangan atas Penilaian Kemampuan dan Keputusan tertanggal 6 September 2021. Pengangkatan terakhir efektif sejak RUPS Tahunan 2024 dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan pada tahun 2027.

Appointed as Commissioner of PT Bank Ina Perdana Tbk in the Extraordinary GMS on June 16, 2021, and has been declared legally effective as of the date of stipulation in the Financial Services Authority's Approval Letter for Fit and Proper Test dated September 6, 2021. The last appointment was effective since the Annual GMS 2024 with a term of office until the closing of the Annual GMS in 2027.

▶ Riwayat Pendidikan, Sertifikasi, dan Pelatihan Educational History, Certification, and Training

Beliau memperoleh gelar Magister Ekonomi/Manajemen Keuangan di Universitas Negeri Jakarta (2013) dan gelar Sarjana Teknologi Mineral/Perminyakan di Universitas Trisakti (1988). Pelatihan, seminar, dan konferensi pada tahun 2024 dapat dilihat pada halaman 109-110 pada Laporan Tahunan ini.

He earned a Master's degree in Economics/Financial Management at Jakarta State University (2013) and a Bachelor's degree in Mineral/Petroleum Technology at Trisakti University (1988). Training, seminars, and conferences in 2024 can be seen on page 109-110 in this Annual Report.

▶ Hubungan Afiliasi Affiliations

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Pengendali dan Pemegang Saham Pengendali Terakhir, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Has no affiliation with other members of the Board of Commissioners, members of the Board of Directors, as well as Controlling and Ultimate Shareholder, either directly or indirectly to individual owners.

▶ Rangkap Jabatan Concurrent Position

Tidak merangkap jabatan sebagai anggota Dewan Komisaris, anggota Direksi, atau Pejabat Eksekutif pada bank, perusahaan, dan/atau lembaga lain.

Does not hold concurrent positions as a member of the Board of Commissioners, member of the Board of Directors, or Executive Officer at a bank, company, and/or other institution.

▶ Riwayat Jabatan Sebelumnya Previous Work History

Pengalaman kerja beliau antara lain:

- PT Bank Ina Perdana Tbk:
 - Direktur Kredit (Mei 2016-Juni 2021);
 - GH Bisnis Development (2014-Mei 2016);
- PT Bank Ganesha Tbk:
 - Pemimpin Cabang Kertajaya, Surabaya (November 2012-Desember 2013);
 - Kepala Divisi Komersial (Juli 2007-Oktober 2012);
 - Pemimpin Cabang Kelapa Gading Jakarta (Agustus 2000-Juni 2007);
- Presiden Direktur PT Multi Valas Utama (Januari 1999-April 2000);
- BPPN/Tim Pemberesan PT Bank Dagang Nasional Indonesia (BDNI Cabang Mangga Dua (September 1998-Desember 2000);
- Tim Pemberesan PT Bank Dagang Nasional Indonesia (BDNI) Cabang Mangga Dua BPPN (September 1998-Desember 1998);
- PT Bank Dagang Nasional Indonesia (BDNI):
 - Branch Manager Mangga Dua (Mei 1996-Agustus 1998);
 - Sub Branch Manager P. Jayakarta (Desember 1994-April 1996);
 - Branch Marketing Manager Kopi (Oktober 1991-November 1994);
 - Account Officer Wahid Hasyim (Maret 1990-September 1991); serta
- Account Officer PT Arta Pusara (1989-1990).

His work experience includes:

- PT Bank Ina Perdana Tbk:
 - Credit Director (May 2016-June 2021);
 - GH Business Development (2014-May 2016);
- PT Bank Ganesha Tbk:
 - Head of Kertajaya Branch, Surabaya (November 2012-December 2013);
 - Head of Commercial Division (July 2007-October 2012);
 - Head of Kelapa Gading Jakarta Branch (August 2000-June 2007);
- President Director of PT Multi Valas Utama (January 1999-April 2000);
- IBRA/Settlement Team for PT Bank Dagang Nasional Indonesia (BDNI Mangga Dua Branch) (September 1998-December 2000);
- Settlement Team of PT Bank Dagang Nasional Indonesia (BDNI) Mangga Dua Branch of IBRA (September 1998-December 1998);
- PT Bank Dagang Nasional Indonesia (BDNI):
 - Branch Manager Mangga Dua (May 1996-August 1998);
 - Sub Branch Manager P. Jayakarta (December 1994-April 1996);
 - Branch Marketing Manager Kopi (October 1991-November 1994);
 - Account Officer Wahid Hasyim (March 1990-September 1991); as well as
- Account Officer PT Arta Pusara (1989-1990).

Perubahan Komposisi Anggota Dewan Komisaris

Komposisi anggota Dewan Komisaris Bank tidak berubah sepanjang tahun 2024 hingga penerbitan Laporan Tahunan ini.

Changes in the Board of Commissioners' Composition

The composition of the Bank's Board of Commissioners remained unchanged throughout 2024 until the issuance of this Annual Report.

Profil Direksi Profile of the Board of Directors



Henry Koenafi

Direktur Utama
President Director



Warga Negara Indonesia
Indonesian Citizen



Usia 65 tahun
65 years old



Berdomisili di Jakarta
Domiciled in Jakarta

Periode dan Dasar Pengangkatan Period and Basis of Appointment

Diangkat sebagai Direktur Utama PT Bank Ina Perdana Tbk oleh RUPS Luar Biasa tanggal 19 Mei 2023 dan telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkannya dalam Surat Persetujuan Otoritas Jasa Keuangan atas Penilaian Kemampuan dan Kepatutan tertanggal 7 Agustus 2023. Pengangkatan terakhir efektif sejak RUPS Tahunan 2024 dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan pada tahun 2027.

Appointed as President Director PT Bank Ina Perdana Tbk by the Extraordinary GMS on May 19, 2023 and has been declared legally effective as of the date of stipulation in the Financial Services Authority Approval Letter for Fit and Proper Test dated August 7, 2023. The last appointment was effective since the Annual GMS 2024 with a term of office until the closing of the Annual GMS in 2027.

Riwayat Pendidikan, Sertifikasi, dan Pelatihan Educational History, Certification, and Training

Beliau memperoleh gelar Magister Manajemen dan *Master of Business Administration* dari IPMI/Monash University, Australia (2001) serta meraih gelar Insinyur dari Universitas Katolik Parahyangan (1984). Pelatihan, seminar, dan konferensi pada tahun 2024 dapat dilihat pada halaman 110-113 pada Laporan Tahunan ini.

He obtained a Master of Management degree and Master of Business Administration from IPMI/Monash University, Australia (2001) and holds an Engineer degree from Parahyangan Catholic University (1984). Training, seminars, and conferences in 2024 can be seen on page 110-113 in this Annual Report.

Hubungan Afiliasi Affiliations

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, serta Pemegang Saham Pengendali dan Pemegang Saham Pengendali Terakhir, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Has no affiliation with other members of the Board of Directors, members of the Board of Commissioners, and Controlling and Ultimate Shareholder, either directly or indirectly to individual owners.

Rangkap Jabatan Concurrent Position

Tidak merangkap jabatan sebagai anggota Dewan Komisaris, anggota Direksi, atau Pejabat Eksekutif pada bank, perusahaan, dan/atau lembaga lain.

Does not hold concurrent positions as a member of the Board of Commissioners, member of the Board of Directors, or Executive Officer at a bank, company, and/or other institution.

Riwayat Jabatan Sebelumnya Previous Work History

Pengalaman kerja beliau:

- Direktur *Retail Banking* PT Bank Ina Perdana Tbk (2023);
- Direktur Perbankan Digital PT Bank Bumi Arta Tbk (2022);
- Direktur Utama PT Satria Pakarti Sukses (2021-2022);
- Presiden Komisaris PT BCA Finance (2021-2022);
- Direktur Komersial dan *SME Banking* PT Bank Central Asia Tbk (2016-2021);
- Direktur *Individual Banking* PT Bank Central Asia Tbk (2008-2016);
- Presiden Direktur PT BCA Finance (2000-2007);
- Koordinator Tim Pengelola PT Bank Bali - Badan Penyehatan Perbankan Nasional (BPPN) (1999-2000);
- Tim Pengelola Bank Jaya - Badan Penyehatan Perbankan Nasional (BPPN) (1999);
- *Executive Director* PT Bank Ciputra (1998);
- Direktur *Commercial Banking* PT Bank Tiara Asia (1997-1998);
- Pemimpin PT Bank Central Asia Tbk Kantor Cabang Utama Suryopranoto (1995-1997);
- Wakil Pemimpin PT Bank Central Asia Tbk Kantor Cabang Utama Tomang Raya, Jakarta (1993-1994);
- Ketua Tim Penyelesaian Kredit KP PT Bank Central Asia Tbk (1991-1993);
- Kepala Biro *Corporate Credit* PT Bank Central Asia Tbk (1989-1991); serta
- *Account Manager Industry* PT USI/IBM Indonesia (1984-1989).

His work experience:

- Director of Retail Banking of PT Bank Ina Perdana Tbk (2023);
- Director of Digital Banking of PT Bank Bumi Arta Tbk (2022);
- President Director of PT Satria Pakarti Sukses (2021-2022);
- President Commissioner of PT BCA Finance (2021-2022);
- Director of Commercial and SME Banking of PT Bank Central Asia Tbk (2016-2021);
- Director of Individual Banking of PT Bank Central Asia Tbk (2008-2016);
- President Director of PT BCA Finance (2000-2007);
- Coordinator of PT Bank Bali Management Team - National Bank Restructuring Agency (IBRA) (1999-2000);
- Bank Jaya Management Team - National Bank Restructuring Agency (IBRA) (1999);
- Executive Director of PT Bank Ciputra (1998);
- Director of Commercial Banking of PT Bank Tiara Asia (1997-1998);
- Head of PT Bank Central Asia Tbk, Main Branch Office Suryopranoto (1995-1997);
- Deputy Head of PT Bank Central Asia Tbk, Tomang Raya Main Branch Office, Jakarta (1993-1994);
- Head of KP Credit Settlement Team of PT Bank Central Asia Tbk (1991-1993);
- Bureau Chief Corporate Credit PT Bank Central Asia Tbk (1989-1991); and
- Account Manager Industry of PT USI/IBM Indonesia (1984-1989).



Yulius Purnama Junaedi

Wakil Direktur Utama
Vice President Director



Warga Negara Indonesia
Indonesian Citizen



Usia 53 tahun
53 years old



Berdomisili di Jakarta
Domiciled in Jakarta

▶ Periode dan Dasar Pengangkatan Period and Basis of Appointment

Diangkat sebagai Wakil Direktur Utama PT Bank Ina Perdana Tbk oleh RUPS Luar Biasa tanggal 19 Mei 2023 dan telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkannya dalam Surat Persetujuan Otoritas Jasa Keuangan atas Penilaian Kemampuan dan Kepatutan tertanggal 7 Agustus 2023. Pengangkatan terakhir efektif sejak RUPS Tahunan 2024 dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan pada tahun 2027.

Appointed as Vice President Director PT Bank Ina Perdana Tbk by the Extraordinary GMS on May 19, 2023 and has been declared legally effective as of the date of stipulation in the Financial Services Authority Approval Letter for Fit and Proper Test dated August 7, 2023. The last appointment was effective since the Annual GMS 2024 with a term of office until the closing of the Annual GMS in 2027.

▶ Riwayat Pendidikan, Sertifikasi, dan Pelatihan Educational History, Certification, and Training

Beliau memperoleh gelar *Master of Business Administration, Major in Finance and Information Technology* (1996-1997). Pelatihan, seminar, dan konferensi pada tahun 2024 dapat dilihat pada halaman 110-113 pada Laporan Tahunan ini.

He earned a Master of Business Administration, Major in Finance and Information Technology (1996-1997). Training, seminars, and conferences in 2024 can be seen on page 110-113 in this Annual Report.

▶ Hubungan Afiliasi Affiliations

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, serta Pemegang Saham Pengendali dan Pemegang Saham Pengendali Terakhir, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Has no affiliation with other members of the Board of Directors, members of the Board of Commissioners, and Controlling and Ultimate Shareholder, either directly or indirectly to individual owners.

▶ Riwayat Jabatan Sebelumnya Previous Work History

Pengalaman kerja beliau:

- Direktur *Digital Banking* PT Bank Ina Perdana Tbk (2021-2023);
- Direktur Utama PT Transaksi Artha Gemilang (OttoCash) (2018-2021);
- Komisaris Independen PT Central Asia Financial (Asuransi Jagadiri) (2015-2018);
- Direktur PT WYR Solusi Inovasi (WYR Management Consulting) (2012-2017);
- Senior Partner PT iLead Indonesia (iLead Consulting) (2006-2012);
- *Mobile Banking & Internet Banking Head* Citibank NA, Indonesia (2003-2006);
- *Project Manager* PT Sigma Cipta Caraka (2001-2003);
- Senior Consultant PricewaterhouseCoopers Indonesia (1997-2000);
- *Corporate Banking Marketing* PT Bank Haga (1994-1996); serta
- *Internal Auditor* PT Bank Haga (sekarang Rabobank Indonesia) (1993-1994).

His work experience:

- Digital Banking Director of PT Bank Ina Perdana Tbk (2021-2023);
- President Director of PT Transaction Artha Gemilang (OttoCash) (2018-2021);
- Independent Commissioner of PT Central Asia Financial (Jagadiri Insurance) (2015-2018);
- Director of PT WYR Solusi Inovasi (WYR Management Consulting) (2012-2017);
- Senior Partner PT iLead Indonesia (iLead Consulting) (2006-2012);
- Mobile Banking & Internet Banking Head Citibank NA, Indonesia (2003-2006);
- Project Manager PT Sigma Cipta Caraka (2001-2003);
- Senior Consultant PricewaterhouseCoopers Indonesia (1997-2000);
- Corporate Banking Marketing PT Bank Haga (1994-1996); and
- Internal Auditor at PT Bank Haga (now Rabobank Indonesia) (1993-1994).

▶ Rangkap Jabatan Concurrent Position

Tidak merangkap jabatan sebagai anggota Dewan Komisaris, anggota Direksi, atau Pejabat Eksekutif pada bank, perusahaan, dan/atau lembaga lain.

Does not hold concurrent positions as a member of the Board of Commissioners, member of the Board of Directors, or Executive Officer at a bank, company, and/or other institution.



Kiung Hui Ngo

Direktur Keuangan
Director of Finance



Warga Negara Indonesia
Indonesian Citizen



Usia 49 tahun
49 years old



Berdomisili di Tangerang
Domiciled in Tangerang

➤ Periode dan Dasar Pengangkatan Period and Basis of Appointment

Diangkat sebagai Direktur Keuangan PT Bank Ina Perdana Tbk berdasarkan Akta Pernyataan Sirkular Pemegang Saham No. 105 tanggal 27 November 2013 dan telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkannya dalam Surat Gubernur Bank Indonesia tanggal 18 November 2013. Pengangkatan terakhir efektif sejak RUPS Tahunan 2024 dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan pada tahun 2027.

Appointed as Director of Finance of PT Bank Ina Perdana Tbk based on Shareholder Circular Statement Deed No. 105 dated November 27, 2013 and has been declared legally effective as of the date of stipulation in the Governor of Bank Indonesia Letter dated November 18, 2013. The last appointment was effective since the 2024 Annual GMS with a term of office until the closing of the 2027 Annual GMS.

➤ Riwayat Pendidikan, Sertifikasi, dan Pelatihan Educational History, Certification, and Training

Beliau memperoleh gelar Magister Manajemen di Universitas Tarumanagara (2003). Pelatihan, seminar, dan konferensi pada tahun 2024 dapat dilihat pada halaman 110-113 pada Laporan Tahunan ini.

She earned his Master's Management degree at Tarumanagara University (2003). Training, seminars, and conferences in 2024 can be seen on page 110-113 in this Annual Report.

➤ Hubungan Afiliasi Affiliations

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, serta Pemegang Saham Pengendali dan Pemegang Saham Pengendali Terakhir, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Has no affiliation with other members of the Board of Directors, members of the Board of Commissioners, and Controlling and Ultimate Shareholder, either directly or indirectly to individual owners.

➤ Riwayat Jabatan Sebelumnya Previous Work History

Beliau juga pernah menjabat berbagai posisi penting, di antaranya:

- *Accounting and Financial Planning Group Head* (Pejabat Eksekutif) PT Bank Ina Perdana Tbk (2011-2013);
- *System Information and Accounting Group Head* PT Bank Ina Perdana Tbk (2009-2011);
- *Head of Accounting* PT Bank ICB Bumiputera Tbk (2009); serta
- *Kepala Bagian Akuntansi dan MIS* PT Bank BRI Syariah (d/h Bank Jasa Arta) (2000-2009).

She has also held various important positions, including:

- *Accounting and Financial Planning Group Head* (Executive Officer) at PT Bank Ina Perdana Tbk (2011-2013);
- *System Information and Accounting Group Head* at PT Bank Ina Perdana Tbk (2009-2011);
- *Head of Accounting* at PT Bank ICB Bumiputera Tbk (2009); and
- *Head of Accounting and MIS Section* at PT Bank BRI Syariah (formerly Bank Jasa Arta) (2000-2009).

➤ Rangkap Jabatan Concurrent Position

Tidak merangkap jabatan sebagai anggota Dewan Komisaris, anggota Direksi, atau Pejabat Eksekutif pada bank, perusahaan, dan/atau lembaga lain.

Does not hold concurrent positions as a member of the Board of Commissioners, member of the Board of Directors, or Executive Officer at a bank, company, and/or other institution.



Adhiputra Tanoyo

Direktur Manajemen Risiko dan Kepatuhan
Director of Risk Management and Compliance



Warga Negara Indonesia
Indonesian Citizen



Usia 52 tahun
52 years old



Berdomisili di Tangerang
Domiciled in Tangerang

► Periode dan Dasar Pengangkatan Period and Basis of Appointment

Diangkat sebagai Direktur Manajemen Risiko dan Kepatuhan PT Bank Ina Perdana Tbk oleh RUPS Luar Biasa tanggal 3 September 2021 dan telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkan dalam Surat Persetujuan Otoritas Jasa Keuangan atas Penilaian Kemampuan dan Kepatutan tertanggal 14 September 2021. Pengangkatan terakhir efektif sejak RUPS Tahunan 2024 dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan pada tahun 2027.

Appointed as Director of Risk Management and Compliance of PT Bank Ina Perdana Tbk by the Extraordinary GMS on September 3, 2021 and has been declared legally effective as of the date of stipulation in the Financial Services Authority Approval Letter for Fit and Proper Test dated September 14, 2021. The last appointment was effective since the 2024 Annual GMS with a term of office until the closing of the 2027 Annual GMS.

► Riwayat Pendidikan, Sertifikasi, dan Pelatihan Educational History, Certification, and Training

Beliau memperoleh gelar *Master of Science Financial Economics* dari Erasmus Universiteit Rotterdam (1992-1998). Pelatihan, seminar, dan konferensi pada tahun 2024 dapat dilihat pada halaman 110-113 pada Laporan Tahunan ini.

He earned a Master of Science Financial Economics from Erasmus Universiteit Rotterdam (1992-1998). Training, seminars, and conferences in 2024 can be seen on page 110-113 in this Annual Report.

► Hubungan Afiliasi Affiliations

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, serta Pemegang Saham Pengendali dan Pemegang Saham Pengendali Terakhir, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Has no affiliation with other members of the Board of Directors, members of the Board of Commissioners, and Controlling and Ultimate Shareholder, either directly or indirectly to individual owners.

► Riwayat Jabatan Sebelumnya Previous Work History

Pengalaman kerja beliau:

- *Director of Risk Management* PT QNB Indonesia Tbk (2017-2021);
- *Director of Risk Management* PT Bank Commonwealth (2013-2017);
- *Executive Director, Head of Risk Management* PT Bank UOB Indonesia (2009-2013);
- *Senior Vice President, Head of Risk Management* PT Bank Mega Tbk (2004-2009);
- *Vice President, Head of Risk and Policy Administration Unit* PT Bank Commonwealth (2004);
- *Manager Business Risk Consulting* Ernst & Young, Jakarta (2002-2004);
- *Associate Manager, Financial Risk Consulting* Arthur Andersen (2000-Juni 2022);
- *Management Development Program Personal Banking, Credit & Collection* The Hongkong and Shanghai Banking Corporation (HSBC), Jakarta (2000); serta
- *Credit Analyst Trainee & Risk Management, Syndication Department* - Amsterdam Indover Bank (1996-1998).

His work experience:

- *Director of Risk Management* at PT QNB Indonesia Tbk (2017-2021);
- *Director of Risk Management* at PT Bank Commonwealth (2013-2017);
- *Executive Director, Head of Risk Management* at PT Bank UOB Indonesia (2009-2013);
- *Senior Vice President, Head of Risk Management* at PT Bank Mega Tbk (2004-2009);
- *Vice President, Head of Risk and Policy Administration Unit* at PT Bank Commonwealth (2004);
- *Manager Business Risk Consulting* at Ernst & Young, Jakarta (2002-2004);
- *Associate Manager, Financial Risk Consulting* at Arthur Andersen (2000-June 2022);
- *Management Development Program Personal Banking, Credit & Collection* at The Hongkong and Shanghai Banking Corporation (HSBC), Jakarta (2000); as well as
- *Credit Analyst Trainee & Risk Management, Syndication Department* - Amsterdam Indover Bank (1996-1998).

► Rangkap Jabatan Concurrent Position

Tidak merangkap jabatan sebagai anggota Dewan Komisaris, anggota Direksi, atau Pejabat Eksekutif pada bank, perusahaan, dan/atau lembaga lain.

Does not hold concurrent positions as a member of the Board of Commissioners, member of the Board of Directors, or Executive Officer at a bank, company, and/or other institution.



Yandy Ramadhani

Direktur Bisnis Retail dan Jaringan
Director of Retail Business and Network



Warga Negara Indonesia
Indonesian Citizen



Usia 58 tahun
58 years old



Berdomisili di Jakarta
Domiciled in Jakarta

➤ Periode dan Dasar Pengangkatan Period and Basis of Appointment

Diangkat sebagai Direktur Bisnis Retail PT Bank Ina Perdana Tbk oleh RUPS Tahunan tanggal 16 Juni 2023 dan telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkannya dalam Surat Persetujuan Otoritas Jasa Keuangan atas Penilaian Kemampuan dan Kepatutan tertanggal 21 Agustus 2023. Pengangkatan terakhir efektif sejak RUPS Tahunan 2024 dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan pada tahun 2027.

Appointed as Director of Retail Business of PT Bank Ina Perdana Tbk by the Annual GMS on June 16, 2023 and has been declared legally effective as of the date of stipulation in the Financial Services Authority Approval Letter for Fit and Proper Test dated August 21, 2023. The last appointment was effective since the 2024 Annual GMS with a term of office until the closing of the 2027 Annual GMS.

➤ Riwayat Pendidikan, Sertifikasi, dan Pelatihan Educational History, Certification, and Training

Beliau memperoleh gelar Magister Manajemen dari Sekolah Tinggi Manajemen PPM (1995) serta Sarjana Ilmu Komputer dari Sekolah Tinggi Manajemen dan Informatika (1990). Pelatihan, seminar, dan konferensi pada tahun 2024 dapat dilihat pada halaman 110-113 pada Laporan Tahunan ini.

He earned his Master of Management from PPM College of Management (1995) and Bachelor of Computer Science from College of Management and Informatics (1990). Trainings, seminars, and conferences in 2024 can be seen on page 110-113 in this Annual Report.

➤ Hubungan Afiliasi Affiliations

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, serta Pemegang Saham Pengendali dan Pemegang Saham Pengendali Terakhir, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Has no affiliation with other members of the Board of Directors, members of the Board of Commissioners, and Controlling and Ultimate Shareholder, either directly or indirectly to individual owners.

➤ Riwayat Jabatan Sebelumnya Previous Work History

Pengalaman kerja beliau:

- Direktur Utama PT Dana Purna Investama (2022-2023);
- PT Bank Central Asia Tbk:
 - Kepala Kantor Wilayah 12 se-Jakarta Barat dan Banten (2020-2021);
 - Kepala Kantor Wilayah 2 se-Jawa Tengah dan Yogyakarta (2018-2020);
 - Kepala Kantor Wilayah 11 se-Kalimantan (2016-2018);
 - Pemimpin BCA KCU Asemka Jakarta (Kelas A) (2013);
 - Pemimpin BCA KCU Darmo Surabaya (Kelas A) (2009);
 - Pemimpin BCA KCU Tangerang (Kelas B) (2007);
 - Pemimpin BCA KCU Makassar (Kelas B) (2003);
 - Pemimpin BCA KCU Bekasi (Kelas C) (2001);
 - Wakil Pimpinan Pemasaran dan Kredit BCA KCU Jatinegara (1999);
 - Wakil Pimpinan Operasional dan Sistem, KCU BCA Jatinegara, Jakarta (1996);
 - Wakil Pimpinan Operasional dan Sistem, KCU Matraman, Jakarta (1994);
 - Kepala Urusan Sistem Informasi BCA Wilayah 9 Matraman (1994);
 - Kepala Bidang Sistem Informasi BCA Matraman, Jakarta (1992);
 - Kepala Bagian EDP BCA Jatinegara, Jakarta (1989); serta
 - Staf EDP BCA Jatinegara, Jakarta (1987).

His work experience:

- President Director of PT Dana Purna Investama (2022-2023);
- PT Bank Central Asia Tbk:
 - Head of Regional Office 12 for West Jakarta and Banten (2020-2021);
 - Head of Regional Office 2 for Central Java and Yogyakarta (2018-2020);
 - Head of Regional Office 11 for Kalimantan (2016-2018);
 - Head of BCA Main Branch Office (KCU) Asemka Jakarta (Class A) (2013);
 - Head of BCA Main Branch Office (KCU) Darmo Surabaya (Class A) (2009);
 - Head of BCA Main Branch Office (KCU) Tangerang (Class B) (2007);
 - Head of BCA Main Branch Office (KCU) Makassar (Class B) (2003);
 - Head of BCA Main Branch Office (KCU) Bekasi (Class C) (2021);
 - Deputy Head of Marketing and Credit, BCA Main Branch Office (KCU) Jatinegara (1999);
 - Deputy Head of Operations and System, BCA Main Branch Office (KCU) Jatinegara, Jakarta (1996);
 - Deputy Head of Operations and System, Main Branch Office (KCU) Matraman, Jakarta (1994);
 - Head of Information System, BCA Region 9 Matraman (1994);
 - Head of Information System Division, BCA Matraman, Jakarta (1992);
 - Head of EDP Section, BCA Jatinegara, Jakarta (1989); and
 - EDP Staff of BCA Jatinegara, Jakarta (1987).

➤ Rangkap Jabatan Concurrent Position

Tidak merangkap jabatan sebagai anggota Dewan Komisaris, anggota Direksi, atau Pejabat Eksekutif pada bank, perusahaan, dan/atau lembaga lain.

Does not hold concurrent positions as a member of the Board of Commissioners, member of the Board of Directors, or Executive Officer at a bank, company, and/or other institution.



Dewi K. Prodjohartono

Direktur Komersial Banking
Director of Commercial Banking



Warga Negara Indonesia
Indonesian Citizen



Usia 56 tahun
56 years old



Berdomisili di Jakarta
Domiciled in Jakarta

▶ Periode dan Dasar Pengangkatan Period and Basis of Appointment

Diangkat sebagai Direktur Komersial *Banking* PT Bank Ina Perdana Tbk oleh RUPS Luar Biasa tanggal 15 Maret 2024 dan telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkannya dalam Surat Persetujuan Otoritas Jasa Keuangan atas Penilaian Kemampuan dan Kepatutan tertanggal 6 Mei 2024. Pengangkatan terakhir efektif sejak RUPS Tahunan 2024 dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan pada tahun 2027.

Appointed as Director of Commercial Banking of PT Bank Ina Perdana Tbk by the Extraordinary GMS on March 15, 2024, and has been declared legally effective as of the date of stipulation in the Financial Services Authority Approval Letter for Fit and Proper Test dated May 6, 2024. The last appointment was effective since the 2024 Annual GMS with a term of office until the closing of the 2027 Annual GMS.

▶ Riwayat Pendidikan, Sertifikasi, dan Pelatihan Educational History, Certification, and Training

Beliau memperoleh gelar Sarjana Ekonomi dari Universitas Tarumanegara (1991). Pelatihan, seminar, dan konferensi pada tahun 2024 dapat dilihat pada halaman 110-113 pada Laporan Tahunan ini.

She earned a Bachelor's degree in Economics from Tarumanegara University (1991). Training, seminars, and conferences attended in 2024 can be found on page 110-113 of this Annual Report.

▶ Hubungan Afiliasi Affiliations

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, serta Pemegang Saham Pengendali dan Pemegang Saham Pengendali Terakhir, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Has no affiliation with other members of the Board of Directors, members of the Board of Commissioners, and Controlling and Ultimate Shareholder, either directly or indirectly to individual owners.

Perubahan Komposisi Anggota Direksi

Pada RUPS Luar Biasa tanggal 15 Maret 2024, Pemegang Saham menyetujui perubahan susunan anggota Direksi dengan mengangkat Ibu Dewi K. Prodjohartono sebagai Direktur Komersial *Banking*. Selanjutnya, beliau telah lulus *fit & proper test* Otoritas Jasa Keuangan pada 7 Mei 2024, sebagaimana diatur dalam ketentuan yang berlaku.

▶ Riwayat Jabatan Sebelumnya Previous Work History

Pengalaman kerja beliau:

- PT Bank Permata Tbk dengan jabatan terakhir sebagai *Commercial Banking Division Head* (2018-2023);
- PT Maybank Indonesia dengan jabatan terakhir sebagai *Financial Supply Chain Management Head* (2010-2018);
- *Emerging Business Head* PT Bank OCBC NISP Tbk (2008-2010);
- *Enterprise Banking Head* PT Bank Lippo (2006-2008);
- PT Bank Internasional Indonesia dengan jabatan terakhir sebagai *SME & Commercial Banking Center Head* (1996-2006); serta
- *Account Officer* Bank Universal (1992-1994).

Her work experience:

- PT Bank Permata Tbk with the last position as Commercial Banking Division Head (2018-2023);
- PT Maybank Indonesia with the last position as Financial Supply Chain Management Head (2010-2018);
- Emerging Business Head of PT Bank OCBC NISP Tbk (2008-2010);
- Enterprise Banking Head of PT Bank Lippo (2006-2008);
- PT Bank Internasional Indonesia with the last position as SME & Commercial Banking Centre Head (1996-2006); and
- Account Officer of Bank Universal (1992-1994).

▶ Rangkap Jabatan Concurrent Position

Tidak merangkap jabatan sebagai anggota Dewan Komisaris, anggota Direksi, atau Pejabat Eksekutif pada bank, perusahaan, dan/atau lembaga lain.

Does not hold concurrent positions as a member of the Board of Commissioners, member of the Board of Directors, or Executive Officer at a bank, company, and/or other institution.

Changes in the Board of Directors' Composition

At the Extraordinary GMS on March 15, 2024, the Shareholders approved changes to the composition of the Board of Directors by appointing Ms. Dewi K. Prodjohartono as Director of Commercial Banking. She subsequently passed the Financial Services Authority's fit and proper test on May 7, 2024, in accordance with applicable regulations.

Selain itu, dalam RUPS Tahunan pada 20 Juni 2024, seluruh anggota Dewan Komisaris dan Direksi telah diangkat kembali. Dengan demikian, berikut adalah komposisi Direksi Bank INA pada akhir tahun 2024.

Direktur Utama	: Henry Koenafi
Wakil Direktur Utama	: Yulius Purnama Junaedi
Direktur Keuangan	: Kiung Hui Ngo
Direktur Manajemen Risiko dan Kepatuhan	: Adhiputra Tanoyo
Direktur Bisnis <i>Retail</i> dan Jaringan	: Yandy Ramadhani
Direktur Komersial <i>Banking</i>	: Dewi K. Prodjohartono

Additionally, at the Annual GMS on June 20, 2024, all members of the Board of Commissioners and Board of Directors were reappointed. Consequently, the following is the composition of Bank INA's Board of Directors at the end of 2024.

President Director	: Henry Koenafi
Vice President Director	: Yulius Purnama Junaedi
Director of Finance	: Kiung Hui Ngo
Director of Risk Management and Compliance	: Adhiputra Tanoyo
Director of Retail Business and Network	: Yandy Ramadhani
Director of Commercial Banking	: Dewi K. Prodjohartono

Profil Group Head Credit Profiles of Group Head Credit



Monita

Group Head Credit



Warga Negara Indonesia
Indonesian Citizen



Usia 55 tahun
55 years old



Berdomisili di Jakarta
Domiciled in Jakarta

➤ Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. HC/2585-A/0924.
Board of Directors Decision No. HC/2585-A/0924.

➤ Riwayat Pendidikan Educational History

Sarjana Ilmu Administrasi, Universitas Katolik Indonesia Atma Jaya, Jakarta (1991)
Bachelor of Administrative Sciences, Universitas Katolik Atma Jaya, Jakarta (1991)

➤ Riwayat Jabatan Sebelumnya Previous Work History

- *Head Commercial Banking* PT Permata Tbk (2017-2024);
- *Head Special Asset Management* PT Permata Tbk (2016-2017); serta
- *Head Loan Approval* PT Permata Tbk (2010-2016).
- Head of Commercial Banking PT Permata Tbk (2017-2024);
- Head of Special Asset Management PT Permata Tbk (2016-2017); serta
- Head of Loan Approval PT Permata Tbk (2010-2016).



Profil Pejabat Eksekutif Profiles of Executive Officers



**Thomas
Alfa Edison**

Kepala Divisi Audit Internal
Head of Internal Audit Division



Warga Negara Indonesia
Indonesian Citizen



Usia 42 tahun
42 years old



Berdomisili di Jakarta
Domiciled in Jakarta

➤ Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/002/0124.
Board of Directors Decision No. SK/DIR/002/0124.

➤ Riwayat Pendidikan Educational History

Sarjana Akuntansi, Sekolah Tinggi Ilmu Ekonomi Yayasan Administrasi Indonesia (STIE YAI), Jakarta (2015).
Bachelor of Accounting, Sekolah Tinggi Ilmu Ekonomi Yayasan Administrasi Indonesia (STIE YAI), Jakarta (2015).

➤ Riwayat Jabatan Sebelumnya Previous Work History

- *Group Head Internal Audit* PT Bank MNC Internasional Tbk (Januari 2021-Desember 2023);
- *Kepala Divisi Audit* PT Bank MNC Internasional Tbk (Januari 2020-Desember 2020); dan
- *Kepala Departemen Internal Audit* PT Bank Mayapada Internasional Tbk (Februari 2009-Desember 2019).
- *Group Head Internal Audit* PT Bank MNC Internasional Tbk (January 2021-December 2023);
- *Head of Audit Division* PT Bank MNC Internasional Tbk (January 2020-December 2020); and
- *Head of Internal Audit Department* PT Bank Mayapada Internasional Tbk (February 2009-December 2019).



**Vivery
Ujiastuti**

Kepala Divisi Kepatuhan dan APU-PPT
Head of Compliance and AML-CFT Division



Warga Negara Indonesia
Indonesian Citizen



Usia 60 tahun
60 years old



Berdomisili di Jakarta
Domiciled in Jakarta

➤ Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/013/0324.
Board of Directors Decision No. SK/DIR/013/0324.

➤ Riwayat Pendidikan Educational History

Sarjana Ekonomi Manajemen, Universitas Kristen Satya Wacana, Jawa Tengah (1989).
Bachelor of Management Economics, Satya Wacana Christian University, Central Java (1989).

➤ Riwayat Jabatan Sebelumnya Previous Work History

- *Compliance Division Head* Bank Jtrust Indonesia (2021-2024); serta
- *Kepala Divisi Kepatuhan, Manajemen Risiko, dan Hukum* Bank BRI Agro, Jakarta (2014-2020).
- *Head of Compliance Division*, Bank Jtrust Indonesia (2021-2024); and
- *Head of Compliance, Risk Management, and Legal Division*, Bank BRI Agro, Jakarta (2014-2020).



Ernawati Soegito

Kepala Divisi Manajemen Risiko
Head of Risk Management Division



Warga Negara Indonesia
Indonesian Citizen



Usia 56 tahun
56 years old



Berdomisili di Jakarta
Domiciled in Jakarta

▶ Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/031/0623.
Board of Directors Decision No. SK/DIR/031/0623.

▶ Riwayat Pendidikan Educational History

- Magister Manajemen, Jurusan Keuangan dari Sekolah Tinggi PPM, Jakarta; dan
- Sarjana Ekonomi, Jurusan Manajemen, Universitas Kristen Satya Wacana, Salatiga.
- Master of Management, Majoring in Finance from PPM College, Jakarta; and
- Bachelor of Economics, Majoring in Management, Satya Wacana Christian University, Salatiga.

▶ Riwayat Jabatan Sebelumnya Previous Work History

- Kepala Divisi *Operational Risk Management* PT Bank Central Asia Tbk (Februari 2004-2020);
- Kepala Biro Operasional *Bank Notes Center* PT Bank Central Asia Tbk (Maret 2002-Januari 2004);

- Kepala Biro Marketing *Bank Notes Center* PT Bank Central Asia Tbk (Oktober 2000-Februari 2002);
- Kepala Biro Internal Audit Group *Bisnis Kantor Pusat* PT Bank Central Asia Tbk (Agustus 1993-September 2000); serta
- Senior Auditor PT Inti Salim Corpora (Holding of Salim Group) (Mei 1991-Juli 1993).
- Head of Operational Risk Management Division of PT Bank Central Asia Tbk (February 2004-2020);
- Head of Operational Bureau of Bank Notes Center of PT Bank Central Asia Tbk (March 2002-January 2004);
- Head of Marketing Bureau of Bank Notes Center of PT Bank Central Asia Tbk (October 2000-February 2002);
- Head of Internal Audit Bureau of Business Group Head Office of PT Bank Central Asia Tbk (August 1993-September 2000); and
- Senior Auditor of PT Inti Salim Corpora (Holding of Salim Group) (May 1991-July 1993).



Feliks Suranta Tarigan

Kepala Departemen Sekretaris Perusahaan
Head of Corporate Secretary Department



Warga Negara Indonesia
Indonesian Citizen



Usia 37 tahun
37 years old



Berdomisili di Jakarta
Domiciled in Jakarta

▶ Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/006/0123.
Board of Directors Decision No. SK/DIR/006/0123.

▶ Riwayat Pendidikan Educational History

- *Master of Laws*, European and International Business Law, Leiden University (2017); dan
- Sarjana Hukum, Universitas Indonesia (2010).
- Master of Law, European and International Business Law, Leiden University (2017); and
- Bachelor of Law, University of Indonesia (2010).

▶ Riwayat Jabatan Sebelumnya Previous Work History

- *GM Compliance & Risk Management* PT Bank Bumi Arta Tbk (Juni 2022-Desember 2022);
- *Head of Legal and Internal Audit* AJAIB (Januari 2022-Juni 2022);

- *Senior Legal Counsel Financial Services & Litigation* PT Visionet Internasional (OVO): *e-Money*, PT Indonusa Bara Sejahtera (TARALITE): *P2P Lending*, dan PT Sutra Kasih Rupawa (KOLEKO): *LENDING COLLECTION* (Mei 2019-Desember 2021);
- *Legal Manager* PT Hutchison 3 Indonesia (November 2017-April 2019);
- Staf Direktorat Litigasi dan Bantuan Hukum Otoritas Jasa Keuangan (Maret 2015-Agustus 2016); serta
- *Senior Associate Lawyer* AYMP Law Firm (Juni 2015-Maret 2016).
- *GM Compliance & Risk Management* of PT Bank Bumi Arta Tbk (June 2022-December 2022);
- Head of Legal and Internal Audit of AJAIB (January 2022-June 2022);
- Senior Legal Counsel of Financial Services & Litigation of PT Visionet Internasional (OVO): *e-Money*, PT Indonusa Bara Sejahtera (TARALITE): *P2P Lending*, and PT Sutra Kasih Rupawa (KOLEKO): *Lending Collection* (May 2019-December 2021);
- Legal Manager of PT Hutchison 3 Indonesia (November 2017-April 2019);
- Staff of Directorate of Litigation and Legal Assistance of Financial Services Authority (March 2015-August 2016); and
- Senior Associate Lawyer of AYMP Law Firm (June 2015-March 2016).



Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Pendidikan Terakhir Education Background
Albertina Dwita Harliani	Kepala Divisi <i>Treasury & Financial Institutions</i> Head of Treasury & Financial Institutions Division	Surat Keputusan Direksi No. SK/DIR/009/0420. Board of Directors Decision No. SK/DIR/009/0420.	<i>Master of Business Administration</i> , United States International University, San Diego, USA (1992). <i>Master of Business Administration</i> , United States International University, San Diego, USA (1992).
Tjung Jun	Kepala Divisi <i>Consumer Loans</i> Head of Consumer Loans Division	Surat Keputusan Direksi No. SK/DIR/024/0721. Board of Directors Decision No. SK/DIR/024/0721.	Sarjana Ekonomi, Jurusan Manajemen Keuangan dan Perbankan, Sekolah Tinggi Ilmu Ekonomi (STIE) Nusantara (d/h STIE GS Fame/Gunung Sewu) (1996) <i>Bachelor of Economics</i> , Majoring in Finance and Banking Management, Sekolah Tinggi Ilmu Ekonomi (STIE) Nusantara (formerly STIE GS Fame/Gunung Sewu) (1992-1996)
Liza L. Widyawari	Kepala Divisi <i>Human Capital Services</i> Head of Human Capital Services Division	Surat Keputusan Direksi No. HC/1298/0724. Board of Directors Decision No. HC/1298/0724.	Magister Manajemen, Jurusan Manajemen Strategik, Prasetya Mulya Business School, Jakarta (2010) <i>Master of Management</i> , Majoring in Strategic Management, Prasetya Mulya Business School, Jakarta (2010)
Untung Kurniawan	Kepala Divisi <i>Product Development & Marketing Strategy</i> Head of Product Development & Marketing Strategy Division	Surat Keputusan Direksi No. HC/2428-D/0924. Board of Directors Decision No. HC/2428-D/0924.	<i>Master of Business Administration</i> , Universitas Gadjah Mada (2008) <i>Master of Business Administration</i> , Universitas Gadjah Mada (2008)
Fenty Tiodor Simanjuntak	Kepala Divisi <i>Digital Governance</i> Head of Digital Governance Division	Surat Keputusan Direksi No. SK/DIR/025/0922. Board of Directors Decision No. SK/DIR/025/0922.	Magister Komputer, Jurusan <i>IT Governance & Information</i> , Swiss German University (2014) <i>Master of Computing</i> , Majoring in IT Governance & Information, Swiss German University (2014)
IR. Yudhiprama Elpantja	Kepala Divisi <i>Corporate Banking</i> Head of Corporate Banking Division	Surat Keputusan Direksi No. HC/2745/1024. Board of Directors Decision No. HC/2745/1024.	Magister Manajemen, Universitas Indonesia, Depok <i>Master of Management</i> , Universitas Indonesia, Depok
Henry Aza Widjaja Yapputra	Kepala Divisi <i>Digital Technology</i> Head of Digital Technology Division	Surat Keputusan Direksi No. SK/DIR/009/0123. Board of Directors Decision No. SK/DIR/009/0123.	Magister Teknologi Informasi, Jurusan Teknologi Informasi, Universitas Indonesia, Jakarta <i>Master of Information Technology</i> , Majoring in Information Technology, Universitas Indonesia, Jakarta.
Erica Noya	Kepala Divisi <i>Operation Development</i> Head of Operation Development Division	Surat Keputusan Direksi No. SK/DIR/053/1023. Board of Directors Decision No. SK/DIR/053/1023.	Sarjana Elektro, Universitas Trisakti, Jakarta <i>Bachelor of Electrical Engineering</i> , Universitas Trisakti, Jakarta
Mieliawati Kamto	Kepala Divisi <i>Loan Operation</i> Head of Loan Operation Division	Surat Keputusan Direksi No. SK/DIR/024/0323. Board of Directors Decision No. SK/DIR/024/0323.	Sarjana Ekonomi, Jurusan Akuntansi, Sekolah Tinggi Ilmu Ekonomi (STIE) Supra <i>Bachelor of Economics</i> , Majoring in Accounting, Sekolah Tinggi Ilmu Ekonomi (STIE) Supra
Iwan	Kepala Divisi <i>Priority & Wealth Management</i> Head of Priority & Wealth Management Division	Surat Keputusan Direksi No. SK/DIR/041.5/0823. Board of Directors Decision No. SK/DIR/041.5/0823.	Sarjana Teknik Sipil, Universitas Tarumanagara <i>Bachelor of Civil Engineering</i> , Universitas Tarumanagara
Limmi Heriyanto	Kepala Divisi <i>Network & Branch Development</i> Head of Network & Branch Development Division	Surat Keputusan Direksi No. SK/DIR/044/0624. Board of Directors Decision No. SK/DIR/044/0624.	Sarjana Komputer, Jurusan Sistem Informasi, Universitas Bina Nusantara <i>Bachelor of Computer Science</i> , Majoring in Information System, Universitas Bina Nusantara

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Pendidikan Terakhir Education Background
Herman Labuan	Kepala Divisi <i>Branch & Commercial Banking Technology</i> Head of Branch & Commercial Banking Technology Division	Surat Keputusan Direksi No. SK/DIR/021/0524. Board of Directors Decision No. SK/DIR/021/0524.	Sarjana Teknik Elektro, Universitas Indonesia Bachelor of Electrical Engineering, Universitas Indonesia
Febe Budianto	Kepala Divisi <i>Digital Solutions & Partnership</i> Head of Digital Digital Solutions & Partnership Division	Surat Keputusan Direksi No. SK/DIR/048/0923. Board of Directors Decision No. SK/DIR/048/0923.	Sarjana Ekonomi, Jurusan Akuntansi, Sekolah Tinggi Ilmu Ekonomi Yayasan Keluarga Pahlawan Negara, Yogyakarta Bachelor of Economics, Majoring in Accounting, Sekolah Tinggi Ilmu Ekonomi Yayasan Keluarga Pahlawan Negara, Yogyakarta
Yenny Halim	Kepala Divisi <i>Digital Banking Operation</i> Head of Digital Banking Operation Division	Surat Keputusan Direksi No. SK/DIR/054/1023. Board of Directors Decision No. SK/DIR/054/1023.	Sarjana Ekonomi, Jurusan Administrasi Bisnis, Universitas Atmajaya, Jakarta Bachelor of Economics, Majoring in Business Administration, Universitas Atmajaya, Jakarta
Ali Santa	Kepala Divisi <i>Credit Review SME</i> Head of Credit Review SME Division	Surat Keputusan Direksi No. SK/DIR/020-D/0524. Board of Directors Decision No. SK/DIR/020-D/0524.	Sarjana Ekonomi, Jurusan Manajemen, Universitas Trisakti, Jakarta Bachelor of Economics, Majoring in Management, Universitas Trisakti, Jakarta
Laksmiwati Harjoko	Kepala Divisi <i>Branch Operation & Control Unit</i> Head of Branch Operation & Control Unit Division	Surat Keputusan Direksi No. SK/DIR/060/1123. Board of Directors Decision No. SK/DIR/060/1123.	Lembaga Pendidikan Akuntansi Universitas Tarumanagara (1978) Institute of Accounting Education, Universitas Tarumanagara (1978)
Hendra	Kepala Divisi <i>Technology Operation & Control Unit</i> Head of Technology Operation & Control Unit Division	Surat Keputusan Direksi No. SK/DIR/046/0624. Board of Directors Decision No. SK/DIR/046/0624.	Sarjana Komputer, Universitas Bina Nusantara, Jakarta (2000) Bachelor of Computers, Universitas Bina Nusantara, Jakarta (2000)
Ila Nurul Haidah	Kepala Divisi <i>Custodian Services</i> Head of Custodian Services Division	Surat Keputusan Direksi No. HC/2778/1024. Board of Directors Decision No. HC/2778/1024.	Doktor Ekonomi, Universitas Borobudur, Jakarta (2021) Doctor of Economics, Universitas Borobudur, Jakarta (2021)
Jahja	Kepala Divisi <i>Human Capital Transformation</i> Head of Human Capital Transformation Division	Surat Keputusan Direksi No. HC/1448a/0724. Board of Directors Decision No. HC/1448a/0724.	Magister Manajemen Strategik Global, Universitas Pelita Harapan, Jakarta (2016) Master of Global Strategic Management, Universitas Pelita Harapan, Jakarta (2016)
Juli Maria	Kepala Divisi <i>SME & Commercial Banking</i> Head of SME & Commercial Banking Division	Surat Keputusan Direksi No. HC/2744/1024. Board of Directors Decision No. HC/2744/1024.	Sarjana Ekonomi, Universitas Katolik Atma Jaya, Jakarta (1993) Bachelor of Economics, Universitas Katolik Atma Jaya, Jakarta (1993)
Nurina Yudianti	Kepala Divisi <i>Marketing Communication</i> Head of Marketing Communication Division	Surat Keputusan Direksi No. SK/DIR/020/0424. Board of Directors Decision No. SK/DIR/020/0424.	Magister Ilmu Komunikasi, Universitas Gadjah Mada, Yogyakarta (2009) Master of Communication Sciences, Universitas Gadjah Mada, Yogyakarta (2009)
Suhenmawi Untung	Kepala Divisi <i>Credit Review Corporate & Commercial</i> Head of Credit Review Corporate & Commercial Division	Surat Keputusan Direksi No. HC/2742/1024. Board of Directors Decision No. HC/2742/1024.	Sarjana Komputerisasi Akuntansi, Bina Nusantara University, Jakarta (1997) Bachelor of Computerized Accounting, Bina Nusantara University, Jakarta (1997)
Surjadi Hardiman	Kepala Divisi <i>Business Credit Analyst</i> Head of Business Credit Analyst Division	Surat Keputusan Direksi No. SK/DIR/040/0624. Board of Directors Decision No. SK/DIR/040/0624.	Magister BSC Accounting, Asian Institute of Management (2009) Master of BSC Accounting, Asian Institute of Management (2009)



Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Pendidikan Terakhir Education Background
Rony Hermawan	Kepala Satuan Kerja <i>Micro Banking</i> Head of Micro Banking Work Unit	Surat Keputusan Direksi No. HC/2428-B/0924. Board of Directors Decision No. HC/2428-B/0924.	Pascasarjana Program <i>Studi Management Strategic</i> , Perbanas Institute Jakarta (2017). Postgraduate Study Program, Strategic Management, Perbanas Institute Jakarta (2017).
Nichodemus Surbakti	Kepala Satuan Kerja <i>Treasury Operation & Remittance</i> Head of Treasury Operation & Remittance Division	Surat Keputusan Direksi No. SK/DIR/035-A/0624. Board of Directors Decision No. SK/DIR/035-A/0624.	Sarjana Ekonomi Manajemen, Universitas HKBP Nommensen, Medan (1989) Bachelor of Management Economics, Universitas HKBP Nommensen, Medan (1989)
Usep Hanafiah	Kepala Satuan Kerja <i>Remedial & Special Asset Management</i> Head of Remedial & Special Asset Management Division	Surat Keputusan Direksi No. HC/1296a/0721. Board of Directors Decision No. HC/1296a/0721.	Sarjana Ekonomi, Jurusan Manajemen, Universitas Widyagama, Malang (1990). Bachelor of Economics, Majoring in Management, Widyagama University, Malang (1990).
Ana	Pemimpin Kantor Cabang Medan Head of Medan Branch Office	Surat Keputusan Direksi No. SK/DIR/002/0220. Board of Directors Decision No. SK/DIR/002/0220.	Sarjana Ekonomi, Jurusan Manajemen, Sekolah Tinggi Ilmu Ekonomi Harapan, Medan (1995) Bachelor of Economics, Majoring in Management, Sekolah Tinggi Ilmu Ekonomi Harapan, Medan (1995)
Andie Nuvianto	Pemimpin Kantor Cabang Yogyakarta Head of Yogyakarta Branch Office	Surat Keputusan Direksi No. SK/DIR/015/0520. Board of Directors Decision No. SK/DIR/015/0520.	Sarjana Ilmu Politik, Jurusan Ilmu Pemerintahan, Universitas Gadjah Mada, Yogyakarta (1996) Bachelor of Political Science, Majoring in Government Science, Universitas Gadjah Mada, Yogyakarta (1996)
Charles Belen	Pemimpin Kantor Cabang Ambon Head of Ambon Branch Office	Surat Keputusan Direksi No. SK/DIR/008A/0618. Board of Directors Decision No. SK/DIR/008A/0618.	Sarjana Ekonomi, Jurusan Akuntansi, Universitas Pattimura (2008) Bachelor of Economics, Majoring in Accounting, Universitas Pattimura (2008)
Dewi Sarijati	Pemimpin Kantor Cabang Denpasar Head of Denpasar Branch Office	Surat Keputusan Direksi No. SK/DIR/008/0617. Board of Directors Decision No. SK/DIR/008/0617.	Sarjana Ekonomi, Jurusan Manajemen, Universitas Lampung (1992) Bachelor of Economics, Majoring in Management, Universitas Lampung (1992)
Vonny Ridho	Pemimpin Kantor Cabang Melawai Head of Melawai Branch Office	Surat Keputusan Direksi No. SK/DIR/021/0721. Board of Directors Decision No. SK/DIR/021/0721.	Magister Hukum, Universitas Islam As-Syafi'iyah, Jakarta Master of Law, Universitas Islam As-Syafi'iyah, Jakarta
Rusdy Yanto	Pemimpin Kantor Cabang Ariobimo Head of Ariobimo Branch Office	Surat Keputusan Direksi No. SK/DIR/025/0820. Board of Directors Decision No. SK/DIR/025/0820.	Pascasarjana Program Studi Manajemen Keuangan, Universitas Tarumanagara (2005) Postgraduate Study Program in Financial Management, Universitas Tarumanagara (2005)
Liliana Kusuma Chandra	Pemimpin Kantor Cabang Solo Head of Solo Branch Office	Surat Keputusan Direksi No. SK/DIR/042/1021. Board of Directors Decision No. SK/DIR/042/1021.	Sarjana Bahasa Asing (Perancis), IKIP Negeri Semarang (1990) Bachelor of Foreign Languages (French), IKIP Negeri Semarang (1990)
Hariyanto Tanuwidjaja	Pemimpin Kantor Cabang Dago Bandung Head of Dago Bandung Branch Office	Surat Keputusan Direksi No. SK/DIR/055/1121. Board of Directors Decision No. SK/DIR/055/1121.	Sarjana Teknik Sipil, Universitas Parahyangan, Bandung (1990) Bachelor of Civil Engineering, Universitas Parahyangan, Bandung (1990)

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Pendidikan Terakhir Education Background
Olviyany Dowah	Pemimpin Kantor Cabang Palu	Surat Keputusan Direksi No. SK/DIR/051.A/1223.	<i>Bachelor of Business Administration</i> , Indonesian Institute of Management (1995)
	Head of Palu Branch Office	Board of Directors Decision No. SK/DIR/051.A/1223.	Bachelor of Business Administration, Indonesian Institute of Management (1995)
Lussy Kanserina Yulisia	Pemimpin Kantor Cabang Kelapa Gading	Surat Keputusan Direksi No. SK/DIR/032/0623.	Magister Manajemen, Program Studi Pemasaran, Sekolah Tinggi Manajemen Labora, Jakarta (2002)
	Head of Kelapa Gading, Jakarta Branch Office	Board of Directors Decision No. SK/DIR/032/0623.	Master of Management, Marketing Study Program, Sekolah Tinggi Manajemen Labora, Jakarta (2002)
Retno Windrati	Pemimpin Kantor Cabang Malang	Surat Keputusan Direksi No. SK/DIR/035/0723.	Sarjana Ekonomi, Jurusan Manajemen Keuangan, Sekolah Tinggi Ilmu Ekonomi Malangkucecwara, Malang
	Head of Malang Branch Office	Board of Directors Decision No. SK/DIR/035/0723.	Bachelor of Economics, Majoring in Financial Management, Sekolah Tinggi Ilmu Ekonomi Malangkucecwara, Malang
Joko	Pemimpin Kantor Cabang Semarang	Surat Keputusan Direksi No. SK/DIR/056/1123.	Sarjana Komputer, Jurusan Sistem Informasi, Universitas Pelita Harapan
	Head of Semarang Branch Office	Board of Directors Decision No. SK/DIR/056/1123.	Bachelor of Computer Science, Majoring in Information System, Universitas Pelita Harapan
Anggraeni Tedjokusumo	Pemimpin Kantor Cabang Kertajaya	Surat Keputusan Direksi No. SK/DIR/063/1123.	Sarjana Ekonomi, Universitas Surabaya
	Head of Kertajaya Branch Office	Board of Directors Decision No. SK/DIR/063/1123.	Bachelor of Economics, Universitas Surabaya
Erna Dwi Eviyani	Pemimpin Kantor Cabang Tegal	Surat Keputusan Direksi No. SK/DIR/011/0123.	Sarjana Ekonomi, Yogyakarta
	Head of Tegal Branch Office	Board of Directors Decision No. SK/DIR/011/0123.	Bachelor of Economics, Yogyakarta
Bob Abdul Rauf	Pemimpin Kantor Cabang Makassar	Surat Keputusan Direksi No. SK/DIR/046b/0724.	Sarjana Antropology, Universtas Hasanuddin, Makassar (1991)
	Head of Makassar Branch Office	Board of Directors Decision No. SK/DIR/046b/0724.	Bachelor of Anthropology, Universitas Hasanuddin, Makassar (1991)
Nelly Karlianto	Pemimpin Kantor Cabang Bogor	Surat Keputusan Direksi No. SK/DIR/051/0724.	Sarjana Ekonomi Akuntansi, Universitas Tarumanagara, Jakarta (2001)
	Head of Bogor Branch Office	Board of Directors Decision No. SK/DIR/051/0724.	Bachelor of Economics in Accounting, Universitas Tarumanagara, Jakarta (2001)
Novilia Sentosa	Pemimpin Kantor Cabang Puri	Surat Keputusan Direksi No. SK/DIR/050/0724.	Sarjana Bisnis, Macquarie University (2002)
	Head of Puri Branch Office	Board of Directors Decision No. SK/DIR/050/0724.	Bachelor of Business, Macquarie University (2002)
Vivi Yuristika Dewi	Pemimpin Kantor Cabang Bukit Darmo Surabaya	Surat Keputusan Direksi No. HC/2814/1124.	Sarjana Manajemen, Universitas Kristren Petra, Surabaya (2003)
	Head of Bukit Darmo Surabaya Branch Office	Board of Directors Decision No. HC/2814/1124.	Bachelor of Management, Petra Kristren University, Surabaya (2003)
Vivy Wongso	Pemimpin Kantor Cabang PIK	Surat Keputusan Direksi No. SK/DIR/022-A/0524.	Magister <i>Marketing Management</i> , Universitas Tarumanagara, Jakarta (2012)
	Head of PIK Branch Office	Board of Directors Decision No. SK/DIR/022-A/0524.	Master of Marketing Management, Universitas Tarumanagara, Jakarta (2012)



Profil Komite Audit

Profile of Audit Committee

Yohanes Santoso Wibowo

Ketua Komite Audit
Chairperson of the Audit Committee

➤ Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/047/0724 tanggal 2 Juli 2024 tentang Susunan Anggota Komite Audit PT Bank Ina Perdana Tbk.

Board of Directors Decision No. SK/DIR/047/0724 dated July 2, 2024, regarding the Composition of the Audit Committee of PT Bank Ina Perdana Tbk.

➤ Kualifikasi Qualification

Perbankan.

Banking.

Profil dapat dilihat pada Profil Dewan Komisaris dalam Laporan Tahunan ini.
Profiles can be seen in the Profiles of the Board of Commissioners in this Annual Report.

Dinan Sufendi Rae

Anggota Komite Audit
Member of the Audit Committee



Warga Negara Indonesia
Indonesian Citizen



Usia 60 tahun
60 years old



Berdomisili di Jakarta
Domiciled in Jakarta

➤ Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/047/0724 tanggal 2 Juli 2024 tentang Susunan Anggota Komite Audit PT Bank Ina Perdana Tbk.

Board of Directors Decision No. SK/DIR/047/0724 dated July 2, 2024, regarding the Composition of the Audit Committee of PT Bank Ina Perdana Tbk.

➤ Riwayat Pendidikan Educational History

- Magister Hukum, Sekolah Tinggi Hukum, Bandung (2017);
- Sarjana Hukum, Universitas Padjadjaran Bandung (1990); dan
- Sarjana Hubungan Internasional, Universitas Padjadjaran, Bandung (1988).
- Master of Law, Sekolah Tinggi Hukum, Bandung (2017);
- Bachelor of Law, Padjadjaran University Bandung (1990); and
- Bachelor of International Relations, Padjadjaran University, Bandung (1988).

➤ Rangkap Jabatan Concurrent Position

- Advisor/EVP for Legal and Governance PT ASP (sejak 2021);
- Anggota Integrated Governance Committee Bank KB (sejak 2023);
- Anggota Strategic Alliance Committee CBI (sejak 2024);serta
- Dosen Tetap STIE Ekuitas Bandung (sejak 2020).
- Advisor/EVP for Legal and Governance at PT ASP (since 2021);
- Member of Integrated Governance Committee at Bank KB (since 2023);
- Member of Strategic Alliance Committee at CBI (since 2024); and
- Permanent Lecturer at STIE Ekuitas Bandung (since 2020).

➤ Riwayat Jabatan Sebelumnya Previous Work History

- Advisor Direktorat Kepatuhan dan Manajemen Risiko PT Bank BJB Tbk (2024);
- Anggota Integrated Governance Committee PT Bank BJB Tbk (2022);
- Kepala Divisi Risk Management/Senior Vice President PT Bank BJB Tbk (2019);
- Vice President (Legal) Direktorat Kepatuhan PT Bank BTPN Tbk (2013);
- Senior Legal Counsel PT Perusahaan Pengelola Aset (PPA) (2007);
- Pimpinan Tim Legal Commercial Badan Penyehatan Perbankan Indonesia (BPPN) (2004);
- Credit Manager PT Bank Subentra - BBO (1997);
- Legal Officer PT IBJ Indonesia Bank (1991); serta
- Trainee Bank of Tokyo (1990).
- Advisor to the Directorate of Compliance and Risk Management of PT Bank BJB Tbk (2024);
- Member of the Integrated Governance Committee of PT Bank BJB Tbk (2022);
- Head of Risk Management Division/Senior Vice President of PT Bank BJB Tbk (2019);
- Vice President (Legal) of the Directorate of Compliance of PT Bank BTPN Tbk (2013);
- Senior Legal Counsel of PT Perusahaan Pengelola Aset (PPA) (2007);
- Head of the Legal Commercial Team of the Indonesian Bank Restructuring Agency (BPPN) (2004);
- Credit Manager of PT Bank Subentra - BBO (1997);
- Legal Officer of PT IBJ Indonesia Bank (1991); and
- Trainee at Bank of Tokyo (1990).

➤ Kualifikasi Qualification

Perbankan dan Hukum.
Banking and Law.

Antonius Suryanta

Anggota Komite Audit
Member of the Audit Committee



Warga Negara Indonesia
Indonesian Citizen



Usia 61 tahun
61 years old



Berdomisili di Jakarta
Domiciled in Jakarta

➤ Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/047/0724 tanggal 2 Juli 2024 tentang Susunan Anggota Komite Audit PT Bank Ina Perdana Tbk.

Board of Directors Decision No. SK/DIR/047/0724 dated July 2, 2024, regarding the Composition of the Audit Committee of PT Bank Ina Perdana Tbk.

➤ Riwayat Pendidikan Educational History

- Magister Manajemen, Universitas Padjadjaran, Bandung (2000); dan
- Sarjana Ekonomi, Universitas Gadjah Mada, Yogyakarta (1987).
- Master of Management, Padjadjaran University, Bandung (2000); and
- Bachelor of Economics, Gadjah Mada University, Yogyakarta (1987).

➤ Kualifikasi Qualification

Qualified Internal Auditor dan Manajemen Risiko Tingkat 3.
Qualified Internal Auditor and Level 3 Risk Management.

➤ Riwayat Jabatan Sebelumnya Previous Work History

- Anggota Komite Audit PT Bank Raya Tbk (2019-2023);
- *Vice President (VP) Audit Intern* Wilayah BRI Denpasar, NTB, NTT PT Bank Rakyat Indonesia (Persero) Tbk (2014-2019);
- VP Wilayah BRI Makassar PT Bank Rakyat Indonesia (Persero) Tbk (2016-2017);
- VP Wilayah BRI Manado, PT Bank Rakyat Indonesia (Persero) Tbk (2014-2016);
- *Group Head* Wilayah BRI Jakarta I, PT Bank Rakyat Indonesia (Persero) Tbk (2013-2014);serta
- Kepala Divisi Pengendalian Risiko Kredit PT Bank BRI Agroniaga Tbk (2010-2013).
- Member of the Audit Committee of PT Bank Raya Tbk (2019-2023);
- Vice President (VP) of Internal Audit for BRI Denpasar, NTB, NTT Region at PT Bank Rakyat Indonesia (Persero) Tbk (2014-2019);
- Vice President for BRI Makassar Region at PT Bank Rakyat Indonesia (Persero) Tbk (2016-2017);
- Vice President for BRI Manado Region at PT Bank Rakyat Indonesia (Persero) Tbk (2014-2016);
- Group Head for BRI Jakarta I Region at PT Bank Rakyat Indonesia (Persero) Tbk (2013-2014); and
- Head of Credit Risk Control Division at PT Bank BRI Agroniaga Tbk (2010-2013).



Profil Komite Remunerasi dan Nominasi

Profile of Remuneration and Nomination Committee

Inawaty Handojo

Ketua Komite Remunerasi dan Nominasi
Chairperson of the Nomination and Remuneration Committee

➤ Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/049/0724 tanggal 2 Juli 2024 tentang Susunan Anggota Komite Nominasi dan Remunerasi PT Bank Ina Perdana Tbk.

Board of Directors Decision No. SK/DIR/049/0724 dated July 2, 2024, regarding the Composition of Nomination and Remuneration Committee of PT Bank Ina Perdana Tbk.

➤ Kualifikasi Qualification

Perbankan.

Banking.

Profil dapat dilihat pada Profil Dewan Komisaris dalam Laporan Tahunan ini.
Profiles can be seen in the Profiles of the Board of Commissioners in this Annual Report.

Yohanes Santoso Wibowo

Anggota Komite Remunerasi dan Nominasi
Member of the Nomination and Remuneration Committee

➤ Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/049/0724 tanggal 2 Juli 2024 tentang Susunan Anggota Komite Nominasi dan Remunerasi PT Bank Ina Perdana Tbk.

Board of Directors Decision No. SK/DIR/049/0724 dated July 2, 2024, regarding the Composition of the Nomination and Remuneration Committee of PT Bank Ina Perdana Tbk.

➤ Kualifikasi Qualification

Perbankan.

Banking.

Profil dapat dilihat pada Profil Dewan Komisaris dalam Laporan Tahunan ini.
Profiles can be seen in the Profiles of the Board of Commissioners in this Annual Report.

Josavia Rachman Ichwan

Anggota Komite Remunerasi dan Nominasi
Member of the Nomination and Remuneration Committee

➤ Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/049/0724 tanggal 2 Juli 2024 tentang Susunan Anggota Komite Nominasi dan Remunerasi PT Bank Ina Perdana Tbk.

Board of Directors Decision No. SK/DIR/049/0724 dated July 2, 2024, regarding the Composition of the Nomination and Remuneration Committee of PT Bank Ina Perdana Tbk.

➤ Kualifikasi Qualification

Perbankan.

Banking.

Profil dapat dilihat pada Profil Dewan Komisaris dalam Laporan Tahunan ini.
Profiles can be seen in the Profiles of the Board of Commissioners in this Annual Report.

Liza L. Widyasari

Anggota Komite Remunerasi dan Nominasi
Member of the Nomination and Remuneration Committee

➤ Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/049/0724 tanggal 2 Juli 2024 tentang Susunan Anggota Komite Nominasi dan Remunerasi PT Bank Ina Perdana Tbk.

Board of Directors Decision No. SK/DIR/049/0724 dated July 2, 2024, regarding the Composition of the Nomination and Remuneration Committee of PT Bank Ina Perdana Tbk.

➤ Kualifikasi Qualification

Perbankan.

Banking.

Profil dapat dilihat pada Profil Pejabat Eksekutif dalam Laporan Tahunan ini.
Profiles can be seen in the Executive Officer Profiles section in this Annual Report.

Jahja

Anggota Komite Remunerasi dan Nominasi
Member of the Nomination and Remuneration Committee

➤ Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/055/0924 tanggal 19 September 2024 tentang Susunan Anggota Komite Nominasi dan Remunerasi PT Bank Ina Perdana Tbk.

Board of Directors Decision No. SK/DIR/055/0924 dated September 19, 2024, regarding the Composition of the Nomination and Remuneration Committee of PT Bank Ina Perdana Tbk.

➤ Kualifikasi Qualification

Perbankan.

Banking.

Profil dapat dilihat pada Profil Pejabat Eksekutif dalam Laporan Tahunan ini.
Profiles can be seen in the Executive Officer Profiles section in this Annual Report.



Profil Komite Pemantau Risiko

Profile of Risk Monitoring Committee

Inawaty Handojo

Ketua Pemantau Risiko
Chairperson of the Risk Monitoring Committee

➤ Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/048/0724 tanggal 2 Juli 2024 tentang Anggota Komite Pemantau Risiko PT Bank Ina Perdana Tbk.

Board of Directors Decision No. SK/DIR/048/0724 dated July 2, 2024, regarding the Members of the Risk Monitoring Committee of PT Bank Ina Perdana Tbk.

➤ Kualifikasi Qualification

Perbankan.

Banking.

Profil dapat dilihat pada Profil Dewan Komisaris dalam Laporan Tahunan ini.
Profiles can be seen in the Profiles of the Board of Commissioners in this Annual Report.

Ivan Purnama Sanoesi

Anggota Pemantau Risiko
Member of the Risk Monitoring Committee



Warga Negara Indonesia
Indonesian Citizen



Usia 63 tahun
63 years old



Berdomisili di Jakarta
Domiciled in Jakarta

➤ Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/048/0724 tanggal 2 Juli 2024 tentang Anggota Komite Pemantau Risiko PT Bank Ina Perdana Tbk.

Board of Directors Decision No. SK/DIR/048/0724 dated July 2, 2024, regarding the Members of the Risk Monitoring Committee of PT Bank Ina Perdana Tbk.

➤ Riwayat Pendidikan Educational History

- Magister, Sekolah Tinggi Manajemen PPM Manajemen (2004); dan
- Sarjana Ekonomi Jurusan Akuntansi, Universitas Tarumanagara (1989).
- Master's degree from PPM School of Management (2004); and
- Bachelor of Economics in Accounting from Tarumanagara University (1989).

➤ Kualifikasi Qualification

Qualified Internal Auditor, Sertifikasi Manajemen Risiko Tingkat IV, dan Wakil Perantara Perdagangan Efek.

Qualified Internal Auditor, Certification Level IV Risk Management, and Broker Dealer Representative.

➤ Riwayat Jabatan Sebelumnya Previous Work History

- Anggota Komite Audit PT Bank Ina Perdana Tbk (2022-2024); serta
- Wakil Kepala Divisi Audit Internal PT Bank Central Asia Tbk (1999-Mei 2016).
- Member of the Audit Committee of PT Bank Ina Perdana Tbk (2022-2024); and
- Deputy Head of Internal Audit Division of PT Bank Central Asia Tbk (1999-May 2016).

Jacobus Sindu Adisuwono

Anggota Pemantau Risiko
Member of the Risk Monitoring Committee



Warga Negara Indonesia
Indonesian Citizen



Usia 63 tahun
63 years old



Berdomisili di Jakarta
Domiciled in Jakarta

➤ Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/048/0724 tanggal 2 Juli 2024 tentang Anggota Komite Pemantau Risiko PT Bank Ina Perdana Tbk.

Board of Directors Decree No. SK/DIR/048/0724 dated July 2, 2024, regarding Members of the Risk Monitoring Committee of PT Bank Ina Perdana Tbk.

➤ Riwayat Pendidikan Educational History

Sarjana Akuntansi, Universitas Katolik Parahyangan.
Bachelor of Accounting, Parahyangan Catholic University.

➤ Kualifikasi Qualification

Qualified Internal Auditor (QIA), Certified Internal Auditor (CIA), Certification in Audit, Committee Practices (CACP), dan Sertifikasi Manajemen Risiko Level IV.

Qualified Internal Auditor (QIA), Certified Internal Auditor (CIA), Certification in Audit, Committee Practices (CACP), and Level IV Risk Management Certification.

➤ Riwayat Jabatan Sebelumnya Previous Work History

- Anggota Komite Audit PT Bank Ina Perdana Tbk (2022-2024);
- Presiden Komisaris PT BCA Finance (2018-2021);
- Ketua Dewan Pengawas Dana Pensiun BCA (2009-2018);
- Ketua Dewan Pengawas Yayasan Bhakti BCA (2009-2018); serta
- Kepala Divisi Audit Internal PT Bank Central Asia Tbk (2008-2017).
- Member of the Audit Committee of PT Bank Ina Perdana Tbk (2022-2024);
- President Commissioner of PT BCA Finance (2018-2021);
- Chairman of BCA Pension Fund Supervisory Board (2009-2018);
- Chairman of the Supervisory Board of Bhakti BCA Foundation (2009-2018); and
- Head of Internal Audit Division of PT Bank Central Asia Tbk (2008-2017).



Komposisi Pemegang Saham [POJK51-C.3] Composition of Shareholders

Uraian Description	Kepemilikan Saham Awal Tahun 2024 Share Ownership at Beginning of 2024			Kepemilikan Saham Akhir Tahun 2024 Share Ownership at End of 2024		
	Jumlah Saham Total Shares	Nilai Nominal Nominal Value (Rp)	Kepemilikan Ownership (%)	Jumlah Saham Total Shares	Nilai Nominal Nominal Value (Rp)	Kepemilikan Ownership (%)
KEPEMILIKAN >5% OWNERSHIP >5%						
PT Indolife Pensiontama	1.400.830.852	140.083.085.200	22,83	1.400.830.852	140.083.085.200	22,83
PT Samudra Biru	1.114.213.066	111.421.306.600	18,16	1.114.213.066	111.421.306.600	18,16
UOB Kay Hian Pte Ltd	1.034.416.550	103.441.655.000	16,86	1.034.416.550	103.441.655.000	16,86
PT Gaya Hidup Masa Kini	726.190.057	72.619.005.700	11,84	726.190.057	72.619.005.700	11,84
DBS Bank Ltd S/A LTSL as Trustee of NS Financial Fund	593.387.750	59.338.775.000	9,67	593.387.750	59.338.775.000	9,67
KEPEMILIKAN <5% OWNERSHIP <5%						
Masyarakat (masing-masing di bawah 5%) Public (each less than 5%)	1,265,678,390	126,567,839,000	20,64	1,265,678,390	126,567,839,000	20,64
Jumlah Saham Ditempatkan dan Disetor Penuh Total Issued and Fully Paid Shares	6.134.716.665	613.471.666.500	100,00	6.134.716.665	613.471.666.500	100,00

Komposisi Pemegang Saham Berdasarkan Status Kepemilikan Composition of Shareholders Based on Ownership Status

Uraian Description	Kepemilikan Saham Awal Tahun 2024 Share Ownership at Beginning of 2024			Kepemilikan Saham Akhir Tahun 2024 Share Ownership at End of 2024		
	Jumlah Pemegang Saham Total Shareholders	Nilai Nominal Nominal Value (Rp)	Kepemilikan Ownership (%)	Jumlah Pemegang Saham Total Shareholders	Nilai Nominal Nominal Value (Rp)	Kepemilikan Ownership (%)
Institusi Asing Foreign Institutions	18	1.643.964.442	26,80	17	1.843.595.942	30,05
Institusi Lokal Local Institution	38	4.433.069.915	72,26	38	4.260.037.920	69,44
Individu Asing Foreign Individuals	3	88.600	0,00	2	1.600	0,00
Individu Lokal Local Individuals	1.350	57.593.708	0,94	1.167	31.081.203	0,51
Total	1.409	6.134.716.665	100,00	1.409	6.134.716.665	100,00

Kepemilikan Saham Dewan Komisaris dan Direksi

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 4 Tahun 2024 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka, setiap anggota Dewan Komisaris dan Direksi Perusahaan Terbuka wajib melaporkan kepemilikan saham dan setiap perubahannya kepada Otoritas Jasa Keuangan paling lambat 5 hari kerja setelah terjadinya transaksi. Sepanjang tahun buku 2024, Dewan Komisaris maupun Direksi Bank INA tidak memiliki saham perusahaan, baik secara langsung maupun tidak langsung.

Share Ownership of the Board of Commissioners and Board of Directors

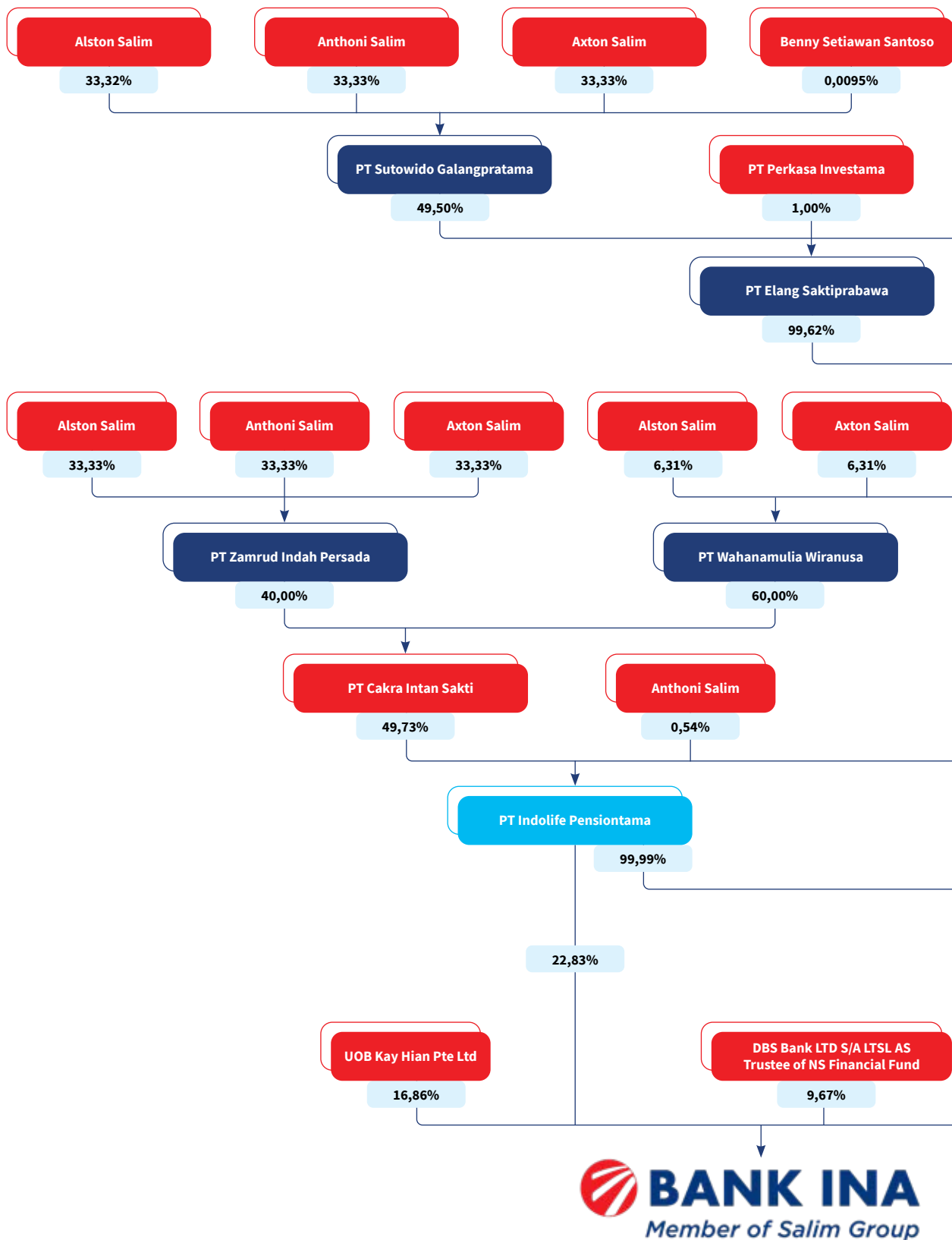
In accordance with the Financial Services Authority Regulation No. 4 of 2024 concerning Reports on Share Ownership or Any Changes in Share Ownership of Public Companies, each member of the Board of Commissioners and the Board of Directors of a Public Company is required to report share ownership and any changes thereof to the Financial Services Authority no later than 5 working days after the transaction occurs. Throughout the 2024 financial year, neither the Board of Commissioners nor the Board of Directors of Bank INA held any company shares, either directly or indirectly.

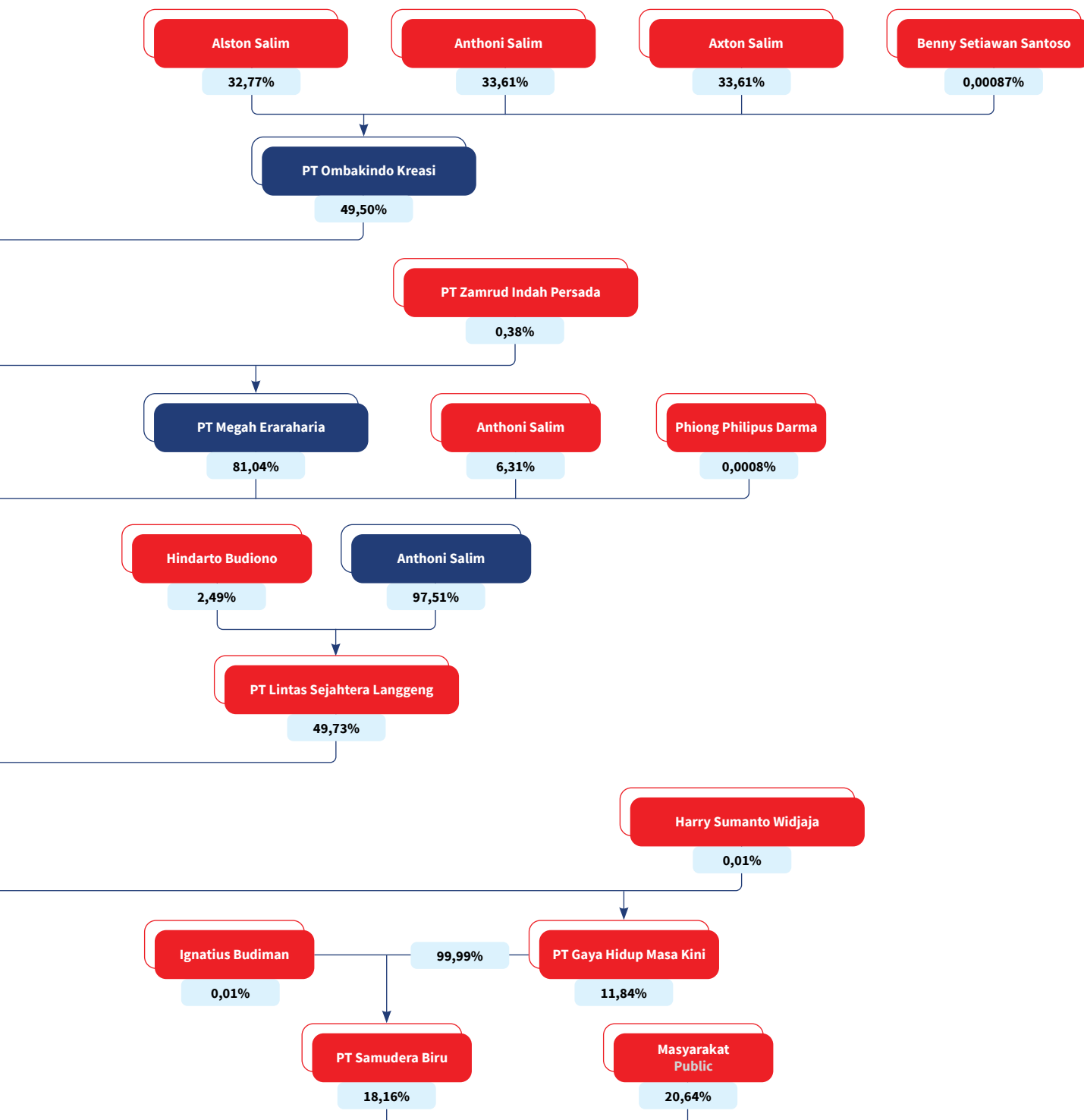




Pemegang Saham Pengendali dan Pemegang Saham Pengendali Terakhir

Controlling and Ultimate Shareholder







Merujuk pada bagan kepemilikan, PT Indolife Pensiontama tercatat sebagai Pemegang Saham Pengendali Bank INA, sementara Bapak Anthoni Salim merupakan Pemegang Saham Pengendali Terakhir Bank. Rincian mengenai Pemegang Saham Pengendali Bank disajikan sebagai berikut.

According to the ownership structure, PT Indolife Pensiontama is recorded as the Controlling Shareholder of Bank INA, while Mr. Anthoni Salim is the Ultimate Shareholder of the Bank. Details regarding the Bank's Controlling Shareholder are presented as follows.



PT Indolife Pensiontama

Alamat Address	Wisma Indocement Lt. 2 Jl. Jenderal Sudirman Kav. 70 - 71 Jakarta 12910 T : +62 21 522 4074 (<i>Hunting</i>) F : +62 21 522 4080		
Kepengurusan Management	Dewan Komisaris Komisaris Utama : Phiong Philipus Darma Komisaris Independen : Indomen Saragih Komisaris Independen : Pramono Margono Board of Commissioners President Commissioner : Phiong Philipus Darma Independent Commissioner : Indomen Saragih Independent Commissioner : Pramono Margono	Direksi Direktur Utama : Andreas S Soedjijanto Direktur : Juli Priyatno Direktur : Harry Sumanto Widjaja Board of Directors President Director : Andreas S Soedjijanto Director : Juli Priyatno Director : Harry Sumanto Widjaja	
Profil Singkat Brief Profile	PT Indolife Pensiontama merupakan perusahaan yang bergerak di bidang asuransi jiwa dan dana pensiun. Perusahaan ini mengawali bisnisnya pada tahun 1991 melalui Surat Keputusan Menteri Keuangan Republik Indonesia No. KEP 585/KM.13/1991. Sebagai bagian dari kelompok usaha Salim Grup, PT Indolife Pensiontama dikenal memiliki kondisi keuangan yang kuat dan berkomitmen untuk memberikan pelayanan yang prima bagi para nasabah. Dengan menjunjung tinggi prinsip kehati-hatian dan solidaritas manajemen yang arif, PT Indolife Pensiontama berkembang dan bertahan di dalam kancah kompetisi lembaga keuangan yang ketat. Keunggulan PT Indolife Pensiontama yang menjadi kunci keberhasilan dalam menjalankan usaha adalah <i>low-cost company</i>, yakni kemampuan untuk membuat program-program asuransi yang memberikan perlindungan bagi para nasabah, serta perlindungan finansial yang optimal. Selain itu, ketepatan waktu dan kemudahan dalam penyelesaian klaim serta mampu menyelesaikan segala tantangan, memberikan andil yang besar dalam menjaga kepercayaan nasabah selama ini. PT Indolife Pensiontama is a company engaged in life insurance and pension funds. This company started its business in 1991 through the Decree of Minister of Finance of the Republic of Indonesia No. KEP 585/KM.13/1991. As part of Salim Group business group, PT Indolife Pensiontama is known to have a strong financial condition and is committed to providing excellent service to its customers. By upholding the principles of prudence and solidarity with wise management, PT Indolife Pensiontama develops and survives in the intense competition of financial institutions. The advantages of PT Indolife Pensiontama which are the key to success in running a business are <i>low-cost company</i>, namely the ability to create insurance programs that provide protection for customers, as well as optimal financial protection. In addition, timeliness and easy settlement of claims as well as being able to solve all challenges have contributed greatly to maintaining customer trust so far.		

Perlakuan yang Sama Terhadap Seluruh Pemegang Saham

Bank INA memastikan bahwa Pemegang Saham Mayoritas dan Minoritas menerima perlakuan yang setara dalam keterbukaan informasi, guna mencegah akses eksklusif terhadap *inside information* oleh Pemegang Saham Mayoritas. Fungsi keterbukaan informasi di Bank INA dijalankan oleh Sekretaris Perusahaan.

Equal Treatment to All Shareholders

Bank INA ensures that both Major and Minor Shareholders receive equal treatment in information disclosure to prevent exclusive access to inside information by Major Shareholders. The information disclosure function at Bank INA is carried out by the Corporate Secretary.

Kronologi Penerbitan Saham

Chronology of Share Issuance

Bank INA telah mencatatkan saham di Bursa Efek Indonesia sejak 16 Januari 2014. Kronologi pencatatan saham hingga 31 Desember 2024 disajikan sebagai berikut.

Bank INA has been listed on the Indonesia Stock Exchange since January 16, 2014. The chronology of share listings up to December 31, 2024, is presented as follows.

Tanggal Date	Uraian Description	Total Saham yang Diterbitkan (Lembar Saham) Total Issued Shares (Shares)	Nilai Nominal Nominal Value (Rp)	Harga yang Ditawarkan Offering Price (Rp)	Jumlah Saham Beredar (Lembar Saham) Number of Outstanding Shares (Shares)
16 Januari 2014 January 16, 2014	Saham Pendiri Founder's Share	1.559.000.000	-	-	1.559.000.000
16 Januari 2014 January 16, 2014	Penawaran Umum Perdana Initial Public Offering	520.000.000	100	240	2.079.000.000
15-21 Juli 2016 July 15-21, 2016	Hak Memesan Efek Terlebih Dahulu (Rights Issue) I Pre-emptive Rights (Rights Issue) I	618.750.000	100	240	2.697.750.000
27 Januari 2017- 2 Februari 2017 January 27, 2017- February 2, 2017	Hak Memesan Efek Terlebih Dahulu (Rights Issue) II Pre-emptive Rights (Rights Issue) II	2.956.625.000	100	240	5.654.375.000
3-9 Desember 2021 December 3-9, 2021	Hak Memesan Efek Terlebih Dahulu (Rights Issue) III Pre-emptive Rights (Rights Issue) III	282.718.750	100	4.200	5.937.093.750
14-20 Desember 2022 December 14-20, 2022	Hak Memesan Efek Terlebih Dahulu (Rights Issue) IV Pre-emptive Rights (Rights Issue) IV	197.622.915	100	4.050	6.134.716.665

Kronologi Penerbitan Efek Lainnya

Chronology of Other Securities Issuance

Hingga akhir tahun 2024, Bank INA tidak menerbitkan efek selain saham di bursa mana pun.

As of the end of 2024, Bank INA has not issued any securities other than shares on any exchange.



Entitas Anak, Perusahaan Asosiasi, dan Perusahaan Ventura Subsidiaries, Associate Companies, and Venture Companies

Per 31 Desember 2024, Bank INA tidak memiliki Entitas Anak, perusahaan asosiasi, atau perusahaan ventura, sehingga tidak ada informasi yang perlu dilaporkan.

As of December 31, 2024, Bank INA does not have any Subsidiaries, associate companies, or ventures companies; therefore, there is no information to report.

Struktur Grup Group Structure

Bank INA tidak memiliki Entitas Anak maupun Entitas Asosiasi, sehingga informasi mengenai Struktur Grup Bank tidak disajikan dalam Laporan Tahunan ini.

Bank INA does not have any Subsidiaries or Associate Entities; therefore, information regarding the Bank Group Structure is not included in this Annual Report.

Akuntan Publik Public Accountant

Kantor Akuntan Publik Public Accounting Firm	Purwantoro, Sungkoro & Surja (Ernst & Young Indonesia)
Nama Akuntan Publik Public Accountant Name	Rindra Sulindro
Alamat Address	Jl. Jenderal Sudirman, RT.5/RW.3, Senayan Kec. Kebayoran Baru, Kota Jakarta Selatan Jakarta 12190 T : +62 21 515 0515
Periode Penugasan Assignment Period	Januari 2024-Desember 2024 January 2024-December 2024
Jasa yang Diberikan Services Provided	Jasa Audit Audit Service Audit Laporan Keuangan Audit of Financial Statements Jasa Non-Audit Non-Audit Service -
Biaya Fee	Jasa Audit Audit Services Rp1.311.187.500,- Jasa Non-Audit Non-Audit Services -

Lembaga dan Profesi Penunjang Pasar Modal

Capital Market Supporting Institutions and Professions

Informasi Perdagangan dan Pencatatan Saham Information on Trading and Listing of Shares	
Nama Name	PT Bursa Efek Indonesia Indonesia Stock Exchange
Alamat Address	Gedung Bursa Efek Indonesia Tower 1 Jl. Jenderal Sudirman Kav. 52-53 Jakarta 12190 T : +62 21 515 0515 F : +62 21 515 4153 W : www.idx.co.id E : listing@idx.co.id
Jasa yang Diberikan Services Provided	Jasa pencatatan tahunan saham Share annual listing service
Biaya Fee	Rp277.500.000,-
Periode Penugasan Assignment Period	Januari 2024-Desember 2024 January 2024-December 2024
Biro Administrasi Efek Share Registrar Bureau	
Nama Name	PT Raya Saham Registra
Alamat Address	Gedung Plaza Sentral Lt. 2 Jl. Jenderal Sudirman Kav. 47-48 Jakarta 12930 T : +62 21 252 5666 W : +62 21 252 5028
Jasa yang Diberikan Services Provided	Pemeliharaan data saham Stock data maintenance
Biaya Fee	Rp44.400.000,-
Periode Penugasan Assignment Period	Januari 2024-Desember 2024 January 2024-December 2024
Notaris Notary	
Nama Name	Hannywati Gunawan
Alamat Address	Jl. Mangga besar V No. 10 Jakarta Barat
Jasa yang Diberikan Services Provided	Pembelian ruko Purchase of shophouse
Biaya Fee	Rp950.000.000,-
Periode Penugasan Assignment Period	Januari 2024-Desember 2024 January 2024-December 2024
Notaris Notary	
Nama Name	Putranto Nur Utomo
Alamat Address	Jl. Kanjeng Dalam No. 36 Tangerang, Banten
Jasa yang Diberikan Services Provided	Jasa honorarium Ayda Honorarium service for Ayda
Biaya Fee	Rp77.000.000,-
Periode Penugasan Assignment Period	Januari 2024-Desember 2024 January 2024-December 2024



Notaris Notary	
Nama Name	Gatot Widodo, SE, SH, MKn
Alamat Address	Jl. Cikampek No.7 Menteng, Kec. Menteng Jakarta Pusat 10310
Jasa yang Diberikan Services Provided	Pembuatan Akta Berita Acara RUPS Tahunan dan Berita Acara RUPS Luar Biasa serta Pengurusan Pemberitahuan Perubahan Data dan Perubahan Anggaran Dasar Bank di Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia (Kemenkumham RI), termasuk pengumumannya dalam Berita Negara Republik Indonesia (BNRI). Preparation of the Deed of Minutes of the Annual GMS and Minutes of the Extraordinary GMS, as well as the handling of notification for changes to the Bank's data and Articles of Association at the Ministry of Law and Human Rights of the Republic of Indonesia, including their announcement in the State Gazette of the Republic of Indonesia (BNRI).
Biaya Fee	Rp44.955.000,-
Periode Penugasan Assignment Period	Juni 2024 June 2024

Konsultan Hukum Legal Consultant	
Nama Name	Adikara Darmawan & Partners
Alamat Address	Jl. KH Mas Mansyur No. 121 Karet Tengsin Tanah Abang, Jakarta Pusat
Jasa yang Diberikan Services Provided	Pendamping jasa hukum Legal services advocate
Biaya Fee	Rp255.000.000,-
Periode Penugasan Assignment Period	Januari 2024-Desember 2024 January 2024-December 2024

Konsultan Hukum Legal Consultant	
Nama Name	Law Firm Lucas, SH & Partners
Alamat Address	Gedung Wisma Metropolitan I Lt. 14 Jl. Jenderal Sudirman Kav 29 No. 31 Jakarta Selatan
Jasa yang Diberikan Services Provided	Pendamping jasa hukum Ayda AYDA's legal representative
Biaya Fee	Rp1.423.131.000,-
Periode Penugasan Assignment Period	Januari 2024-Desember 2024 January 2024-December 2024

Konsultan Hukum Legal Consultant	
Nama Name	Persek Soemarjono Soemarsono & Rekan
Alamat Address	Jl. Sultan Agung No. 62 Pasar Manggis, Jakarta Selatan
Jasa yang Diberikan Services Provided	Konsul jasa advokat tetap Permanent advocate service counsel
Biaya Fee	Rp445.110.000,-
Periode Penugasan Assignment Period	Januari 2024-Desember 2024 January 2024-December 2024

Konsultan Hukum Legal Consultant	
Nama Name	Persekutuan Perdata Hartamulya, Andryanus, dan Siahaan
Alamat Address	Gedung Plaza Sentral Lt. 15 Jl. Jenderal Sudirman Blok Kav. 47 RT 003/RW 004 Jakarta Selatan
Jasa yang Diberikan Services Provided	Pendamping jasa hukum debitur Debtor legal representative
Biaya Fee	Rp286.380.000,-
Periode Penugasan Assignment Period	Januari 2024-Desember 2024 January 2024-December 2024

Informasi pada Situs Web Bank Information on the Bank's Website

Bank INA secara konsisten mempublikasikan informasi terkini melalui situs web resmi (www.bankina.co.id), dengan pengungkapan yang mengacu pada Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik.

Bank INA consistently publishes up-to-date information through its official website (www.bankina.co.id), adhering to the Financial Services Authority Regulation No. 8/POJK.04/2015 concerning Websites of Issuers or Public Companies.

Cakupan Informasi Information Coverage	Ketersediaan Availability	Keterangan Remark
Informasi Pemegang Saham sampai dengan pemilik akhir individu. Shareholder Information up to the individual ultimate owner.	✓	Terdapat di laman Hubungan Investor > Struktur Grup. On the Investor Relations page > Group Structure.
Isi Kode Etik. Contents of the Code of Conduct.	✓	Informasi mengenai Isi Kode Etik diungkapkan dalam Laporan Tahunan yang diunggah pada situs web Bank di laman Hubungan Investor > Laporan Tahunan. Information regarding the contents of the Code of Conduct is disclosed in the Annual Report which is uploaded on the Bank's website on the Investor Relations > Annual Report page.
Informasi Rapat Umum Pemegang Saham (RUPS) paling kurang meliputi bahan mata acara yang dibahas dalam RUPS, ringkasan risalah RUPS, dan informasi tanggal penting yaitu tanggal pengumuman RUPS, tanggal pemanggilan RUPS, tanggal RUPS, serta tanggal ringkasan risalah RUPS diumumkan. Information on the General Meeting of Shareholders (GMS) at least includes agenda items discussed at the GMS, summary of the GMS minutes, and information on important dates, the date of the GMS announcement, the date of the GMS invitation, the date of the GMS, and the date the summary of the GMS minutes is announced.	✓	Terdapat di laman Hubungan Investor > RUPS. Available on the Investor Relations page > GMS.
Laporan Keuangan Tahunan terpisah (5 tahun terakhir). Separate Annual Financial Statements (last 5 years).	✓	Terdapat di laman Hubungan Investor > Laporan Keuangan. Available on the Investor Relations page > Financial Report.
Profil Dewan Komisaris dan Direksi. Profiles of the Board of Commissioners and Board of Directors.	✓	Terdapat di laman Profil Kami > Manajemen. Available on our Profile page > Management.
Piagam/Charter Dewan Komisaris, Direksi, Komite-komite, dan Unit Audit Internal. Charter of Board of Commissioners, Board of Directors, Committees, and Internal Audit Unit.	✓	Pedoman Komite-komite, Unit Audit Internal, Pedoman Penerapan Tata Kelola, serta pedoman lainnya diungkapkan pada laman Profil Kami > Pedoman Bank. Guidelines for Committees, Internal Audit Unit, Guidelines for Implementation of Governance, and other guidelines are disclosed on our Profile page > Bank Guidelines.



Wilayah Operasional dan Jaringan

Operational Area and Network

Wilayah Operasional [POJK51-C.3] Operational Area



Alamat Jaringan Kantor Layanan Service Office Network Address

Wilayah Region	Status Kantor Nama Cabang Office Status Branch Name	Alamat Address
DKI Jakarta	KC Ariobimo Sentral	Gedung Ariobimo Central, Jl. HR Rasuna Said Blok X-2 Kav. 5, Jakarta 12950
	KC Melawai	Jl. Melawai Raya No. 189 A.2, Kramat Pela, Kebayoran Baru, Jakarta Selatan 12160
	KC Kelapa Gading	Jl. Boulevard Barat Raya Blok LA-1, No. 16-17, Kelapa Gading, Jakarta Utara 14240
	KC PIK	The Suites Tower Lt. Dasar & Mezzanine Jl. Boulevard Pantai Indah Kapuk No. 1 Kav. OFS, Kamal Muara, Penjaringan, Jakarta Utara 14470
	KC Puri	Komp. Puri Niaga III Jl. Puri Kencana 1 Blok M8, Kembangan Selatan, Jakarta Barat 11610



Kantor Pusat
Head Office

Gedung Ariobimo Sentral

Mezzanine Floor
Jl. HR Rasuna Said Blok X-2 Kav. 5
Jakarta Selatan 12950
☎ +62 21 252 5678
📠 1500738
🌐 www.bankina.co.id
✉ corp_sec@bankina.co.id

Sulawesi Tengah
Central Sulawesi

Ambon

Sulawesi Selatan
South Sulawesi

Wilayah Region	Status Kantor Nama Cabang Office Status Branch Name	Alamat Address
DKI Jakarta	KCP UKRIDA 1	Kampus UKRIDA 1, Jl. Tanjung Duren Raya No. 4, Jakarta Barat 11470
	KCP UKRIDA 2	Kampus UKRIDA 2, Jl. Arjuna Utara No. 6, Jakarta Barat 11510
	KCP Menara Indomaret	Menara Indomaret Lt. 9, Jl. Pantai Indah Kapuk Boulevard No. 1, Kamal Muara, Penjaringan, Jakarta Utara 14470
	KCP Abdul Muis	Wisma BSG, Jl. Abdul Muis No. 40, Petojo Selatan, Jakarta Pusat 10160
	KCP Hayam Wuruk	Jl. Hayam Wuruk No. 27, Kebon Kelapa, Gambir, Jakarta Pusat 10120
	KCP Bona Indah	Jl. Karang Tengah, Perumahan Bona Indah, Blok A2/D Kav. No. 2, Lebak Bulus, Cilandak, Jakarta Selatan 12440
	KCP Wisma Indomobil	Jl. MT Haryono, Kav. 10, Bidara Cina, Jatinegara, Jakarta Timur 13330
	KCP Wisma Indocement	Jl. Jenderal Sudirman Kav. 70-71, Setiabudi, Jakarta Selatan 12910



Wilayah Region	Status Kantor Nama Cabang Office Status Branch Name	Alamat Address
DKI Jakarta	KCP Wisma 46	Wisma 46, Kota BNI, Suite G.15, Ground Floor, Jl. Jenderal Sudirman Kav. 1, Jakarta Pusat 10220
	KCP Sudirman Plaza	Sudirman Plaza, Indofood Tower Lt. 1, Jl. Jenderal Sudirman Kav. 76-78, Kuningan, Karet Semanggi, Setiabudi, Jakarta Selatan 12910
	KCP Soepomo	PT Pabrik Kaos Aseli, Jl. Prof. DR. Soepomo, SH No.2, Menteng Dalam, Tebet, Jakarta 12870
	KCP Pondok Indah	Jl. Sultan Iskandar Muda No. 32G, Kebayoran Lama Selatan, Jakarta Selatan 12780
	KCP Sunter	Komp. Griya Inti Sentosa Blok A-1 No. 31, Jl. Griya Utama, Tanjung Priok, Jakarta Utara 14350
	KCP Indogrosir Cipinang	Jl. Pisangan Timur No. 1, Jakarta Timur 13230
	KF Indogrosir Kemayoran	Jl. Terusan Angkasa Blok B-2 Kav. 1, Jakarta Pusat
Banten	KCP GSS Boulevard	Jl. Boulevard Raya, Ruko Financial Center, Blok BA2/003, Summarecon Serpong, Tangerang
	KCP GSS Penabur	Sekolah BPK Penabur, Jl. Raya Kelapa Gading Barat, Serpong, Tangerang
	KCP Bumi Serpong Damai	Ruko Golden Boulevard, Blok D No. 3, Jl. Pahlawan Seribu No. 7, Serpong Utara, Tangerang Selatan 15310
	KCP Indogrosir Cikokol	Jl. MH Thamrin, RT 007/RW 006, Cikokol, Tangerang 15117
	KF Indogrosir Tangerang	Jl. Gatot Subroto KM5 No. 4, Jatiuwung, Tangerang
Jawa Barat West Java	KC Dago Bandung	Jl. Ir. H. Juanda No. 23, Taman Sari, Bandung, Jawa Barat 40116
	KC Bogor	Jl. Raya Pajajaran No. 8 Sukasari, Bogor Timur 16143
	KCP Gatot Subroto Bandung	Jl. Gatot Subroto No. 47B, Bandung, Jawa Barat 40273
	KCP Indogrosir Karawang	Jl. Lingkar Tanjungpura, Nagasari, Karawang Barat 41312
	KCP Indogrosir Bekasi	Jl. Baru Terusan I Gusti Ngurahrai, RT 011/RW 012, Bintara, Bekasi Barat 17134
	KCP Indogrosir Bogor	Jl. Raya Bogor Jakarta KM. 46, Nanggewer Mekar, Cibinong 16912
	KCP Indogrosir Ciputat	Jl Raya Parung Ciputat No. 21, Bojongsari Baru, Sawangan 16516
	KCP Galaxi	Pertokoan Taman Galaxi Indah, Jl. Boulevard Blok G No. 16, Bekasi 17147
	KCP Indogrosir Sukabumi	Jl. Lingkar Selatan No.26, Sudajaya Hilir, Baros Sukabumi 43161
	KF Indogrosir Bandung	Jl. Ahmad Yani No. 806, Cicaheum, Bandung
Jawa Tengah Central Java	KC Semarang	Jl. Depok No. 38 D, Kembangsari, Semarang Tengah, Jawa Tengah 50139
	KC Tegal	Jl. Jenderal Sudirman No. 42, Pekauman, Tegal Barat, Tegal 52125
	KC Solo	Jl. Slamet Riyadi No. 141-143, Solo 57151
	KCP Indogrosir Solo	Jl. Raya Solo - Tawangmangu KM 7, Dagen, Jaten, Karanganyar 54554
	KCP Pati	Jl. Panglima Sudirman Ruko Pati Centre Point Blok C.3, Kel. Pati Lor, Pati 59111
	KF Indogrosir Semarang	Jl. Raya Kaligawe No. 38, Semarang
DI Yogyakarta	KC Yogyakarta	Jl. P Diponegoro No. 42, DI Yogyakarta 55233
	KF Indogrosir Yogyakarta	Jl. Raya Magelang KM. 6, Yogyakarta
Jawa Timur East Java	KC Kertajaya	Jl. Kertajaya No. 224, Surabaya, Jawa Timur 60286
	KC Malang	Jl. Let. Jend. S Parman No. 47 A-B, Purwantoro, Blimbing, Jawa Timur 65122
	KC Bukit Darmo Surabaya	Ruko Office Park 2 Blok B2, Jl. Bukit Darmo Boulevard 1, Dukuh Pakis, Surabaya 60226
	KCP Mayjend Sungkono	Jl. Mayjend Sungkono 166 No. 154 GG, Surabaya, Jawa Timur 60225
	KCP Indogrosir Malang	Jl. Sudanco Supriyadi Kav. 170A, Kebon Sari, Sukun Kota, Jawa Timur 97233
	KF Indogrosir Surabaya	Jl. Jemursari No. 351, Surabaya
Denpasar	KC Denpasar	Jl. Gatot Subroto No. 334 C, Denpasar Utara 80233
Sumatera Utara North Sumatra	KC Medan	Jl. KH Zainul Arifin No. 29/55B, Medan Polonia, Kel. Madras Hulu, Sumatera Utara 20152
	KCP Indogrosir Medan	Jl. Sisingamangaraja No. 12, Harjosari I, Medan 20229
Sulawesi Selatan South Sulawesi	KC Makassar	Jl. Dr. Wahidin Sudirohusodo No. 1 H Pattunuang, Waju, Makassar 90174
	KF Indogrosir Makassar	Jl. Perintis Kemerdekaan KM. 18
Sulawesi Tengah Central Sulawesi	KC Palu	Ruko Palu City Square, Jl. Soekarno Hatta, Kel. Talise, Kec. Mantikulore, Palu, Sulawesi Tengah 94118
Maluku	KC Ambon	Jl. Dr. Setiabudi No. 24, Ahusen, Sirimau, Ambon 97127
	KCP Indogrosir Ambon	Jl. Y Syaranamual, Hunuth/Durian Patah, Teluk Ambon, Maluku 97223

Keterangan: / Remark:

KC : Kantor Cabang
Branch Offices

KCP : Kantor Cabang Pembantu
Sub-Branch Offices

KF : Kantor Fungsional
Functional Offices

Pendidikan dan Pelatihan Organ Tata Kelola Perusahaan

Education and Training of Corporate Governance Organs

Pelatihan Dewan Komisaris Board of Commissioners' Training

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
31 Januari 2024 January 31, 2024	Refreshment Manajemen Risiko Jenjang 7 Full Unit Kompetensi Risk Management Level 7 Full Competency Unit Refreshment	- Inawaty Handojo - Yohanes Santoso Wibowo	PT Finansial Bisnis Informasi
6-7 Februari 2024 February 6-7, 2024	Pembekalan Manajemen Risiko Jenjang 7 Risk Management Level 7 Debriefing	Josavia Rachman Ichwan	PT Raharja Duta Solusindo
7 Februari 2024 February 7, 2024	Sertifikasi Manajemen Risiko Jenjang 7 Risk Management Certification Level 7	Inawaty Handojo	Lembaga Sertifikasi Profesional Perbankan (LSPP) Banking Professional Certification Institute (LSPP)
22 Februari 2024 February 22, 2024	Outlook Ekonomi dan Keuangan di Tahun 2024 2024 Economic and Financial Outlook	Inawaty Handojo	OJK Institute
23 Februari 2024 February 23, 2024	Sertifikat Manajemen Risiko Jenjang 7 Risk Management Certificate Level 7	Josavia Rachman Ichwan	LSPP
23 Februari 2024 February 23, 2024	Menangkap Peluang di Tengah Perlambatan Ekonomi Global Seizing Opportunities in Amidst the Global Economic Slowdown	Yohanes Santoso Wibowo	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesia's Banking Development Institute (LPPI)
29 Februari 2024 February 29, 2024	Strategi Mencegah Serangan Siber Cyberattacks Prevention Strategies	- Inawaty Handojo - Yohanes Santoso Wibowo - Josavia Rachman Ichwan	OJK Institute
1 Maret 2024 March 1, 2024	Sertifikasi Manajemen Risiko Jenjang 7 Risk Management Certification Level 7	Yohanes Santoso Wibowo	LSPP
7 Maret 2024 March 7, 2024	Webinar Artificial Intelligence Changes the Face of the Financial Sector	- Inawaty Handojo - Yohanes Santoso Wibowo - Josavia Rachman Ichwan	OJK Institute
18 Maret 2024 March 18, 2024	Talk or Sharing Session Edisi 1 Talk or Sharing Session, Edition 1	- Inawaty Handojo - Yohanes Santoso Wibowo - Josavia Rachman Ichwan	PT Bank Ina Perdana Tbk
21-22 Mei 2024 May, 21-22, 2024	Seminar Penyelarasan Manajemen Risiko Jenjang 7 Board of Commissioners Risk Management Level 7 Alignment Seminar, Board of Commissioners	- Inawaty Handojo - Yohanes Santoso Wibowo - Josavia Rachman Ichwan	BARa
4 Jul 2024 July 4, 2024	Webinar How to Mitigate Transition and Physical Risks in the Financial Sector	Inawaty Handojo	OJK Institute
28-29 Agustus 2024 August 28-29, 2024	ACIIA Regional Conference Purposeful Impact	- Inawaty Handojo - Yohanes Santoso Wibowo	Asian Confederation of Institutes of Internal Auditors
26 Oktober 2024 October 26, 2024	Workshop PKPU dan Kepailitan serta Kaitannya dengan Industri PKPU and Bankruptcy Workshop and Its Relation to the Industry	Josavia Rachman Ichwan	LPPI
7 November 2024 November 7, 2024	Bedah Buku Keamanan Siber Bank Bank Cybersecurity Book Review	Josavia Rachman Ichwan	OJK Institute
14 November 2024 November 14, 2024	Indonesia Human Capital and Beyond Summit 2024	- Inawaty Handojo - Yohanes Santoso Wibowo	One GML



Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
18 November 2024 November 18, 2024	Talk or Sharing Session Edisi 1 Talk or Sharing Session, Edition 1	- Inawaty Handojo - Yohanes Santoso Wibowo - Josavia Rachman Ichwan	PT Bank Ina Perdana Tbk
21 November 2024 November 21, 2024	Strengthening Financial Integrity Advanced Strategies and Innovations in Anti-Fraud	Josavia Rachman Ichwan	OJK Institute
26 November 2024 November 26, 2024	Risk and Governance Summit 2024 Strengthening the GRC Ecosystem in the Financial Sector to Support the Golden Indonesia 2024 Vision	Yohanes Santoso Wibowo	Otoritas Jasa Keuangan Financial Services Authority
11 Desember 2024 December 11, 2024	Prospek Ekonomi Tahun 2025 Mencapai Indonesia Emas 2045 Economic Prospects in 2025 Toward Golden Indonesia 2045	- Yohanes Santoso Wibowo - Josavia Rachman Ichwan	Forum Komunikasi Kepatuhan Perbankan Banking Compliance Communication Forum

Pelatihan Direksi Board of Directors' Training

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
5 Januari 2024 January 5, 2024	Silaturahmi Tahun Baru Gubernur Bank Indonesia Bank Indonesia Governor's New Year Gathering	Henry Koenafi	Bank Indonesia
16 Januari 2024 January 16, 2024	Seminar Indonesia's Climate Risk Forum Indonesia's Climate Risk Forum Seminar	Adhiputra Tanoyo	BARa & Moody's Analitic Singapore
30 Januari 2024 January 30, 2024	Pertemuan Koordinasi Pusat Pelaporan dan Analisis Transaksi Keuangan Tahun 2024 2024 Financial Transaction Reports and Analysis Center Coordination Meeting	Henry Koenafi	Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) Financial Transaction Reports and Analysis Center (PPATK)
31 Januari 2024 January 31, 2024	Refreshment Manajemen Risiko Jenjang 7 Risk Management Level 7 Refreshment	- Adhiputra Tanoyo - Henry Koenafi - Kiung Hui Ngo - Yulius Purnama Junaedi	PT Finansial Bisnis Informasi
6-7 Februari 2024 February 6-7, 2024	Pembekalan Materi Jenjang 7 Manajemen Risiko Risk Management Level 7 Material Briefing	- Yandy Ramadhani - Dewi K. Prodjohartono	PT Raharja Duta Solusindo
7 Februari 2024 February 7, 2024	Sertifikasi Manajemen Risiko Jenjang 7 Risk Management Certification Level 7	Henry Koenafi	Lembaga Sertifikasi Profesional Perbankan (LSPP) Banking Professional Certification Institute (LSPP)
16 Februari 2024 February 16, 2024	Workshop and Engagement Direktorat Digital Banking Tahun 2024 2024 Digital Banking Directorate Workshop and Engagement	Yulius Purnama Junaedi	PT Bank Ina Perdana Tbk
19 Februari 2024 February 19, 2024	Business Sentiment - Indonesia	Kiung Hui Ngo	The Asean Federation of Accountants and CPA Australia
20 Februari 2024 February 20, 2024	Pertemuan Tahunan Industri Jasa Keuangan 2024 dan Arahan Presiden Republik Indonesia 2024 Annual Meeting of Financial Services Industry and Direction from President of Republic of Indonesia	Henry Koenafi	Otoritas Jasa Keuangan Financial Services Authority
22 Februari 2024 February 22, 2024	Outlook Ekonomi dan Keuangan di Tahun 2024 2024 Economic and Financial Outlook	Kiung Hui Ngo	OJK Institute
23 Februari 2024 February 23, 2024	Sertifikat Manajemen Risiko Jenjang 7 Risk Management Certificate Level 7	- Yandy Ramadhani - Dewi K. Prodjohartono	LSPP

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
23 Februari 2024 February 23, 2024	Sosialisasi Pelaksanaan Bye Laws Dissemination of Bye Laws Implementation	- Adhiputra Tanoyo - Kiung Hui Ngo	Perhimpunan Bank Nasional (Perbanas) Association of National Commercial Banks (Perbanas)
27 Februari 2024 February 27, 2024	Asus Solution Day Beyond Boundaries Discovering the Next Wave of Technology	Yulius Purnama Junaedi	Asus
1 Maret 2024 March 1, 2024	Sertifikasi Manajemen Risiko Jenjang 7 Risk Management Certification Level 7	- Adhiputra Tanoyo - Kiung Hui Ngo - Yulius Purnama Junaedi	LSPP
7 Maret 2024 March 7, 2024	Webinar Artificial Intelligence Changes the Face of the Financial Sector	Kiung Hui Ngo	OJK Institute
18 Maret 2024 March 18, 2024	Talk or Sharing Session Edisi 1 Talk or Sharing Session, Edition 1	- Henry Koenafi - Yulius Purnama Junaedi - Kiung Hui Ngo - Yandy Ramadhani - Adhiputra Tanoyo - Dewi K. Prodjohartono	PT Bank Ina Perdana Tbk
1 April 2024 April 1, 2024	Infobank Isentia Sharing from Visionary Leader Beyond Banking	Yulius Purnama Junaedi	Infobank
23 April 2024 April 23, 2024	Webinar Idea Talks Riset OJK Institute Volume 6 Tahun 2024 Webinar Idea Talks, OJK Institute Research Volume 6 of 2024	Kiung Hui Ngo	Otoritas Jasa Keuangan Financial Services Authority
26 April 2024 April 26, 2024	Tantangan Implementasi Undang-Undang Perlindungan Data Challenges in Implementing the Data Protection Laws	Yulius Purnama Junaedi	Simian
27 April 2024 April 27, 2024	Refreshment Sertifikat Treasury Jenjang 7 Treasury Certification Level 7 Refreshment	Kiung Hui Ngo	ACI Financial Market Association of Indonesia (ACI FMA)
2 Mei 2024 May 2, 2024	Webinar How to Prevent Accounting Fraud in Financial Sector	Kiung Hui Ngo	Otoritas Jasa Keuangan Financial Services Authority
7-8 Mei 2024 May 7-8, 2024	Seminar Penyelarasan Manajemen Risiko Jenjang 7 Board of Directors Risk Management Level 7 Alignment Seminar, Board of Directors	Adhiputra Tanoyo	BARa
16 Mei 2024 May 16, 2024	How to Prevent Greenwashing in Sustainable Finance	Adhiputra Tanoyo	OJK Institute
27 Mei 2024 May 27, 2024	Banks of Tomorrow (Indonesia) Temenos Connect-FDS	Yulius Purnama Junaedi	Fortress Data Services
28 Mei 2024 May 28, 2024	Google Cloud Summit Jakarta	Yulius Purnama Junaedi	Google
4 Juni 2024 June 4, 2024	Prakonvensi RSKKNI RSKKNI Pre-convention	Adhiputra Tanoyo	Otoritas Jasa Keuangan Financial Services Authority
5 Juni 2024 June 5, 2024	Focus Group Discussion FKDKP 2024	Adhiputra Tanoyo	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) Banking Compliance Director's Communication Forum (FKDKP)
5-6 Juni 2024 June 5-6, 2024	Seminar Penyelarasan Manajemen Risiko Jenjang 7 Board of Directors Risk Management Level 7 Alignment Seminar, Board of Directors	- Yulius Purnama Junaedi - Dewi K. Prodjohartono	BARa
6 Juni 2024 June 6, 2024	Rembuk Nasional National Dialogue	Adhiputra Tanoyo	PPATK
24 Juni 2024 June 24, 2024	Kick Off AKUBISA dan Diseminasi Kajian Model Bisnis Pembiayaan UMKM AKUBISA Kick Off and Dissemination of MSME Financing Business Model Study	Henry Koenafi	Bank Indonesia



Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
2 Juli 2024 July 2, 2024	Economic Outlook 2024 : Peluang Perbankan di Tengah Ketidakpastian Ekonomi Global Economic Outlook 2024: Banking Opportunities Amidst Global Economic Uncertainties	Henry Koenaiifi	Infobank
3-4 Juli 2024 July 3-4, 2024	Seminar Penyelarasan Manajemen Risiko Jenjang 7 Board of Directors Risk Management Level 7 Alignment Seminar, Board of Directors	- Kiung Hui Ngo - Yandy Ramadhani	BARa
8 Juli 2024 July 8, 2024	Konvensi Nasional Standar Kompetensi Kerja Nasional Indonesia (RSKKNI) Bidang Manajemen Risiko Perbankan National Convention on Indonesian National Work Competency Standards (RSKKNI) in Banking Risk Management Sector	Adhiputra Tanoyo	Otoritas Jasa Keuangan Financial Services Authority
8 Juli 2024 July 8, 2024	Forum KEPP KEPP Forum	Kiung Hui Ngo	Otoritas Jasa Keuangan Financial Services Authority
17 Juli 2024 July 17, 2024	Webinar Penanganan Kejahatan Siber Termasuk Perjudian Daring sebagai Tindak Pidana Asal Tindak Pidana Pencucian Uang Webinar on Cybercrime Handling, Including Online Gambling as a Crime of Money Laundering	Adhiputra Tanoyo	Otoritas Jasa Keuangan Financial Services Authority
25 Juli 2024 July 25, 2024	CxO Forum Banking Update Meningkatkan Layanan Perbankan dengan Mengadaptasi Peran Artificial Intelligent (AI) dan Machine Learning serta Memperkokoh Keamanan Siber CxO Banking Update Forum: Improving Banking Services by Adapting Artificial Intelligence (AI) and Machine Learning and Strengthening Cybersecurity	- Yulius Purnama Junaedi - Henry Koenaiifi	Perbanas
2 Agustus 2024 August 2, 2024	Festival Ekonomi Keuangan Digital dan Karya Kreatif Indonesia Indonesian Digital Financial Economy and Creative Works Festival	Yulius Purnama Junaedi	Bank Indonesia
9 Agustus 2024 August 9, 2024	Rapat Kerja Bank INA Digital Bank INA Digital Work Meeting	Yulius Purnama Junaedi	PT Bank Ina Perdana Tbk
28 Agustus 2024 August 28, 2024	Central Banking Services Festival 2024	Kiung Hui Ngo	Bank Indonesia
29 Agustus 2024 August 29, 2024	Growth Summit	Henry Koenaiifi	Infobank
4-5 September 2024 September 4-5, 2024	Seminar Penyelarasan Manajemen Risiko Jenjang 7 Board of Directors Risk Management Level 7 Alignment Seminar, Board of Directors	Henry Koenaiifi	BARa
22-23 Oktober 2024 October 22-23, 2024	The Certified Wealth Management Advisor Grandfathering	Yulius Purnama Junaedi	Momenta Indonesia
23-25 Oktober 2024 October 23-25, 2024	Prima Gathering	Yulius Purnama Junaedi	Jaringan Prima - PT Rintis Sejahtera
1-2 November 2024 November 1-2, 2024	Treasury Banking Summit	Kiung Hui Ngo	PT Bank Rakyat Indonesia (Persero) Tbk
14 November 2024 November 14, 2024	Indonesia Human Capital & Beyond Summit 2024	Kiung Hui Ngo	One GML
18 Maret 2024 March 18, 2024	Talk or Sharing Session Edisi 2 Talk or Sharing Session, Edition 2	- Henry Koenaiifi - Yulius Purnama Junaedi - Kiung Hui Ngo - Yandy Ramadhani - Adhiputra Tanoyo - Dewi K. Prodjohartono	PT Bank Ina Perdana Tbk
20 November 2024 November 20, 2024	Indonesia Risk Management Outlook 2025	- Adhiputra Tanoyo - Dewi K. Prodjohartono	LPPI

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
20 November 2024 November 20, 2024	Oliver Wyman Summit Unlocking the Age of Golden Indonesia	Yulius Purnama Junaedi	Oliver Wyman
28 November 2024 November 28, 2024	FGD Inisiatif Pengembangan Infrastruktur Data Sistem Pembayaran FGD Payment System Data Infrastructure Development Initiative	Yulius Purnama Junaedi	Asosiasi Sekolah Perencanaan Indonesia (ASPI) Indonesian Planning Schools Association (ASPI)
11 Desember 2024 December 11, 2024	Prospek Ekonomi Tahun 2025 Mencapai Indonesia Emas 2045 Economic Prospects in 2025 Toward Golden Indonesia 2045	- Dewi K. Prodjohartono - Kiung Hui Ngo - Adhiputra Tanoyo	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) Banking Compliance Communication Forum (FKDKP)

Pelatihan Komite Audit
Audit Committee’s Training

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
19 Januari 2024 January 19, 2024	Sertifikasi Asesor Bidang Manajemen Risiko Risk Management Assessor Certification	Dinan Sufendi Rae	Badan Nasional Sertifikasi Profesi (BNSP) & Badan Sertifikasi Manajemen Risiko (BSMR) National Professional Certification Agency (BNSP) & Risk Management Certification Body (BSMR)
9 Februari 2024 February 9, 2024	Sertifikasi Kualifikasi 7 Bidang Manajemen Risiko Qualification Certification 7 in Risk Management	Dinan Sufendi Rae	BSMR
14-16 Oktober 2024 October 14-16, 2024	Bimbingan Teknis Train on Trainers Materi Kualifikasi 7 Bidang Manajemen Risiko Technical Guidance for Train on Trainers on the Qualification Material for 7 Areas of Risk Management	Dinan Sufendi Rae	International Risk Professional Association (IRPA)
24 Oktober 2024 October 24, 2024	Training Pemodelan PSAK 109 PSAK 109 Modeling Training	Antonius Suryanta	PT Nexia Indonesia Advisory Services

Catatan: / Notes:
Pelatihan yang diikuti Bapak Yohanes Santoso Wibowo selaku Ketua Komite Audit diungkapkan pada bagian Pelatihan Dewan Komisaris. / The training attended by Mr. Yohanes Santoso Wibowo as the Chairman of the Audit Committee is disclosed in the Board of Commissioners’ Training section.

Pelatihan Komite Nominasi dan Remunerasi
Nomination and Remuneration Committee’s Training

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
18 Maret 2024 March 18, 2024	Talk or Sharing Session Edisi 1 Talk or Sharing Session, Edition 1	Liza L. Widyasari	PT Bank Ina Perdana Tbk
8 Mei 2024 May 8, 2024	Induction for Newcomer	Jahja	PT Bank Ina Perdana Tbk
6 Juni 2024 June 6, 2024	C Suite Leaders Forum Shaping Organizational Transformations Through AI and Learning Innovations	Jahja	Perhimpunan Manajemen Sumberdaya Manusia (PMSM) Indonesia Indonesian Association of Human Resources Management (PMSM)
8 Agustus 2024 August 8, 2024	Webinar Strategi Implementasi Market Conduct Membangun Kepercayaan dan Meningkatkan Kinerja IJK Webinar on Market Conduct Implementation Strategies to Build Trust and Improve FSI Performance	Jahja	OJK Institute



Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
23-24 Agustus 2024 August 23-24, 2024	Refreshment Sertifikasi Manajemen Risiko Jenjang 5 Risk Management Certification Level 5 Refreshment	Liza L. Widyasari	PT Raharja Duta Solusindo
15 September 2024 September 15, 2024	Sertifikasi Manajemen Risiko Jenjang 5 Risk Management Certification Level 5	Liza L Widyasari	LSPP
18 Oktober 2024 October 18, 2024	Talk or Sharing Session Edisi 2 Talk or Sharing Session, Edition 2	Jahja	PT Bank Ina Perdana Tbk

Catatan: / Notes:

Pelatihan yang diikuti Ibu Inawaty Handojo selaku Ketua Komite Nominasi dan Remunerasi serta Bapak Yohanes Santoso Wibowo dan Bapak Josavia Rachman Ichwan selaku Anggota Komite Nominasi dan Remunerasi diungkapkan pada bagian Pelatihan Dewan Komisaris. / Training attended by Mrs. Inawaty Handojo as Chairman of the Nomination and Remuneration Committee and Mr. Yohanes Santoso Wibowo and Mr. Josavia Rachman Ichwan as Members of the Nomination and Remuneration Committee are disclosed in the Board of Commissioners Training section.

Pelatihan Komite Pemantau Risiko Risk Monitoring Committee's Training

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
11 Januari 2024 January 11, 2024	Connecting the Dots	Ivan Purnama Sanoesi	OJK Institute
6 Februari 2024 February 6, 2024	Pembekalan Ujian Sertifikasi Manajemen Risiko Perbankan Jenjang 6 Preparation for the Banking Risk Management Certification Exam Level 6	Ivan Purnama Sanoesi	Lembaga Sertifikasi Profesional Perbankan (LSPP) Banking Professional Certification Institution (LSPP)
29 Februari 2024 February 29, 2024	Strategi Mencegah Serangan Siber Strategy for Preventing Cyber Attacks	Ivan Purnama Sanoesi	OJK Institute
7 Maret 2024 March 7, 2024	Artificial Intelligence Changes the Face of Financial Sector	Ivan Purnama Sanoesi	OJK Institute
2 Mei 2024 May 2, 2024	How to Prevent Accounting Fraud in Financial Sector	Ivan Purnama Sanoesi	OJK Institute
30 Mei 2024 May 30, 2024	Peluang dan Tantangan Pelindungan Data Pribadi dalam Transaksi di Era Digital Opportunities and Challenges of Personal Data Protection in Transactions in the Digital Era	Ivan Purnama Sanoesi	OJK Institute
7 Juni 2024 June 7, 2024	Diseminasi Standar Audit Internal Terkini Dissemination of the Latest Internal Audit Standards	Jacobus Sindu Adisuwono	Otoritas Jasa Keuangan & The Institute of Internal Auditors (IIA) Indonesia Financial Services Authority & The Institute of Internal Auditors (IIA) Indonesia
27 Juni 2024 June 27, 2024	Peran Innovative Credit Scoring dalam Meningkatkan Akses Pendanaan The Role of Innovative Credit Scoring in Enhancing Funding Access	Ivan Purnama Sanoesi	OJK Institute
4 Juli 2024 July 4, 2024	How to Mitigate Transition and Physical Risk in the Financial Sector	Ivan Purnama Sanoesi	OJK Institute
11 Juli 2024 July 11, 2024	Foresight: Metodologi dan Penggunaannya Foresight: Methodology and Its Application	Ivan Purnama Sanoesi	IIA Indonesia
15 Juli 2024 July 15, 2024	Menjaga Kepatuhan Pelaku Usaha Jasa Keuangan Maintaining Compliance of Financial Services Business Actors	Jacobus Sindu Adisuwono	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) Banking Compliance Director Communication Forum (FKDKP)
25 Juli 2024 July 25, 2024	Driving Corporate Performance through Artificial Intelligence	Ivan Purnama Sanoesi	OJK Institute
7 Agustus 2024 August 7, 2024	Pembekalan Ujian Sertifikasi Manajemen Risiko Perbankan Jenjang 7 Preparation for the Banking Risk Management Certification Exam Level 7	Ivan Purnama Sanoesi	BSMR

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
8 Agustus 2024 August 8, 2024	Strategi Implementasi Market Conduct: Membangun Kepercayaan dan Meningkatkan Kinerja Industri Jasa Keuangan Market Conduct Implementation Strategy: Building Trust and Enhancing the Performance of the Financial Services Industry	Ivan Purnama Sanoesi	OJK Institute
28-29 Agustus 2024 August 28-29, 2024	ACIIA Regional Conference	Jacobus Sindu Adisuwono	IIA Indonesia
5 September 2024 September 5, 2024	How to Prevent Money Laundering and Terrorism Financing	Jacobus Sindu Adisuwono	Otoritas Jasa Keuangan Financial Services Authority
12 September 2024 September 12, 2024	The Future of Data Analytics in The Financial Industry: Trends and Innovations	Ivan Purnama Sanoesi	OJK Institute
12 September 2024 September 12, 2024	Peran dan Tanggung Jawab Komisaris Role and Responsibility of Commissioners	Jacobus Sindu Adisuwono	Indonesian Senior Executives Association (ISEA)
31 Oktober 2024 October 31, 2024	EV Insurance, International Best Practices for Innovation of New Energy Products and Services	Ivan Purnama Sanoesi Jacobus Sindu Adisuwono	OJK Institute
18 November 2024 November 18, 2024	Climate Reporting in the Financial Statements	Ivan Purnama Sanoesi	KPMG Indonesia
21 November 2024 November 21, 2024	Strengthening Financial Integrity: Advanced Strategies and Innovations in Anti-Fraud	Ivan Purnama Sanoesi	OJK Institute
21 November 2024 November 21, 2024	Advanced Strategies and Innovations in Anti-Fraud	Jacobus Sindu Adisuwono	Otoritas Jasa Keuangan Financial Services Authority
11 Desember 2024 December 11, 2024	Prospek Ekonomi Tahun 2025 Economic Outlook for 2025	Jacobus Sindu Adisuwono	FKDP

Catatan : Pelatihan yang diikuti Ibu Inawaty Handojo selaku Ketua Komite Pemantau Risiko diungkapkan pada bagian Pelatihan Dewan Komisaris.

Notes : The training attended by Mrs. Inawaty Handojo as the Chairwoman of the Risk Monitoring Committee is disclosed in the Board of Commissioners' Training section.

Pelatihan Departemen Corporate Secretary Training for the Corporate Secretary Department

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
16 Februari 2024 February 16, 2024	Pelatihan Sistem Manajemen Keamanan Informasi oleh Badan Siber dan Sandi Negara Information Security Management System Training by the National Cyber and Encryption Agency	Sukmawaty Andi Syukri	Badan Siber dan Sandi Negara (BSSN) National Cyber and Encryption Agency (BSSN)
19 Februari 2024 February 19, 2024	Sosialisasi Aturan Tarif Efektif Rata-Rata PPh 21 Dissemination of Average Effective Rate Rules for Income Tax 21	Feliks Suranta Tarigan	P2 Humas Kantor Pusat Direktorat Jenderal Pajak P2 Public Relations of Head Office of Directorate General of Taxes
19 Februari 2024 February 19, 2024	Peningkatan Awareness Kriteria ASEAN Corporate Governance Scorecard Revised Oktober 2023 Awareness Raising of ASEAN Corporate Governance Criteria Revised October 2023	Feliks Suranta Tarigan	Bursa Efek Indonesia Indonesia Stock Exchange
20 Februari 2024 February 20, 2024	Sistem Manajemen Keamanan Informasi Information Security Management System	Sukmawaty Andi Syukri	BSSN
28 Februari 2024 February 28, 2024	Sosialisasi kepada Penerbit Efek Penggunaan EASY dan Fasilitas terkait Emiten di KSEI Dissemination to Securities Issuers on the Use of EASY and Issuer-related Facilities in KSEI	• Sukmawaty Andi Syukri • Priskilla Irene Nirahua	PT Kustodian Sentral Efek Indonesia
7 Maret March 7	Pendalaman Peraturan Otoritas Jasa Keuangan No. 14/POJK.04/2022 tentang Penyampaian Laporan Keuangan Berkala Emiten atau Perusahaan Publik In-depth of Financial Services Authority Regulation No. 14/POJK.04/2022 on the Submission of Periodic Financial Statements of Issuers or Public Companies	• Feliks Suranta Tarigan • Priskilla Irene Nirahua	Indonesia Corporate Secretary Association (ICSA)



Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
15-16 Maret 2024 March 15-16, 2024	Refreshment Manajemen Risiko Jenjang 5 Risk Management Level 5 Refreshment	Feliks Suranta Tarigan	PT Raharja Duta Solusindo
18 Maret 2024 March 18, 2024	Talk or Sharing Session Edisi 1 Talk or Sharing Session, Edition 1	Feliks Suranta Tarigan	PT Bank Ina Perdana Tbk
1 April 2024 April 1, 2024	Pemahaman Peraturan Otoritas Jasa Keuangan No. 4 Tahun 2024 dan Pendalaman Peraturan Otoritas Jasa Keuangan No. 30 Tahun 2023 Understanding the Financial Services Authority Regulation No. 4 of 2024 and In-depth of Financial Services Authority Regulation No. 30 of 2023	- Feliks Suranta Tarigan - Sukmawaty Andi Syukri	Asosiasi Emiten Indonesia Indonesian Public Listed Companies Association
4 April 2024 April 4, 2024	Pelaksanaan CSR Berbasis ISO 26000 CSR Implementation Based on ISO 26000	Feliks Suranta Tarigan	ICSA
25 April 2024 April 25, 2024	Awareness Perlindungan Data Pribadi Personal Data Protection Awareness	Sukmawaty Andi Syukri	PT Veda Praxis
7 Mei 2024 May 7, 2024	Sertifikasi Manajemen Risiko Jenjang 5 Risk Management Certification Level 5	Feliks Suranta Tarigan	LSPP
8 Mei 2024 May 8, 2024	Infosec Awareness dengan Agenda Klasifikasi Kontrol Dokumen & ISO27001:2022 Update Infosec Awareness on Document Control Classification Agenda & ISO27001:2022 Update	Sukmawaty Andi Syukri	Digital Governance PT Bank Ina Perdana Tbk
3 Juni 2024 June 3, 2024	Sosialisasi Peraturan KSEI No. VI-D tentang Biaya Layanan Jasa Sistem Electronic General Meeting System KSEI (eASY.KSEI) Dissemination of KSEI Regulation No. VI-D on Service Fees for KSEI Electronic General Meeting System (eASY.KSEI)	Feliks Suranta Tarigan	PT Kustodian Sentral Efek Indonesia
26 Juni 2024 June 26, 2024	Workshop Pelaporan Literasi dan Inklusi Keuangan SIPEduli SIPEduli Financial Literacy and Inclusion Reporting Workshop	Sukmawaty Andi Syukri	Otoritas Jasa Keuangan Financial Services Authority
16 Juli 2024 July 16, 2024	Sosialisasi Pelaporan Penilaian Sendiri (Self-Assessment) Melalui Sistem Informasi Pelaporan Edukasi dan Perlindungan Konsumen (SiPEduli) Dissemination of Self-Assessment Reporting via Education and Consumer Protection Reporting Information System (SiPEduli)	Sukmawaty Andi Syukri	Sukmawaty Andi Syukri
30 Juli 2024 July 30, 2024	Sosialisasi Penerapan Laporan Online Implementasi Kegiatan Edukasi Pelindungan Konsumen Bank Indonesia Dissemination of Implementation of Online Reports on Consumer Protection Education Activities Implementation of Bank Indonesia	Sukmawaty Andi Syukri	Bank Indonesia
23-24 Agustus 2024 August 23-24, 2024	Refreshment Sertifikasi Manajemen Risiko Jenjang 4 Risk Management Certification Level 4 Refreshment	Sukmawaty Andi Syukri	PT Finansial Bisnis Informasi
30 Agustus 2024 August 30, 2024	Sosialisasi Kegiatan Bulan Inklusi Keuangan Tahun 2024 Dissemination of Financial Inclusion Month Activities 2024	Sukmawaty Andi Syukri	Sukmawaty Andi Syukri

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
10 September 2024	Peraturan Otoritas Jasa Keuangan Terkait Laporan Berkala : • Peraturan Otoritas Jasa Keuangan No. 29 Tahun 2016 • Peraturan Otoritas Jasa Keuangan No. 14 Tahun 2022	Sukmawaty Andi Syukri	Asosiasi Emiten Indonesia
September 10, 2024	Financial Services Authority Regulations Related to Periodic Reports: • Financial Services Authority Regulation No. 29 of 2016 • Financial Services Authority Regulation No. 14 of 2022		Indonesian Public Listed Companies Association
18 Oktober 2024 October 18, 2024	Talk or Sharing Session Edisi 2 Talk or Sharing Session, Edition 2	Feliks Suranta Tarigan	PT Bank Ina Perdana Tbk
29 Oktober 2024	Penyelenggaraan RUPS Secara Elektronik Melalui eASY KSEI	Sukmawaty Andi Syukri	ICSA
October 29, 2024	Implementation of Electronic GMS via eASY KSEI		
30 Oktober 2024 October 30, 2024	Workshop Corporate Governance Officer Investor Relations Batch 4	Feliks Suranta Tarigan	ICSA

Pelatihan Kepala Divisi Manajemen Risiko Head of Risk Management Division's Training

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
19 Februari 2024	Sosialisasi Aturan Tarif Efektif Rata-Rata PPh 21	Ernawati Soegito	P2 Humas Kantor Pusat Direktorat Jenderal Pajak
February 19, 2024	Dissemination of Average Effective Rate Rules for Income Tax 21		P2 Public Relations of Head Office of Directorate General of Taxes
23-25 Februari 2024 February 23-25, 2024	Accessing Personal Genius	Ernawati Soegito	METAMIND Training Coaching Institute
16 Maret 2024 March 16, 2024	Refreshment Manajemen Risiko Jenjang 6 Risk Management Level 6 Refreshment	Ernawati Soegito	PT Raharja Duta Solusindo
18 Maret 2024 March 18, 2024	Talk or Sharing Session Edisi 1 Talk or Sharing Session, Edition 1	Ernawati Soegito	PT Bank Ina Perdana Tbk
27 Maret 2024 March 27, 2024	Training Upgrade PSAK 71 Perhitungan CKPN CKPN Calculation PSAK 71 Upgrade Training	Ernawati Soegito	ElysianNXT
24 April 2024 April 24, 2024	Sertifikasi Manajemen Risiko Jenjang 6 Risk Management Certification Level 6	Ernawati Soegito	LSPP
18 Oktober 2024 October 18, 2024	Talk or Sharing Session Edisi 2 Talk or Sharing Session, Edition 2	Ernawati Soegito	PT Bank Ina Perdana Tbk



ANALISIS DAN PEMBAHASAN MANAJEMEN



Management Discussion and Analysis



Tinjauan Makroekonomi Global dan Nasional

Global and National Macroeconomic Overview

Tinjauan Perekonomian Global

Pada tahun 2024, pertumbuhan ekonomi global diperkirakan melambat menjadi 3,2% dari 3,3% pada 2023, dan diperkirakan tetap di level 3,2% pada 2025, serta turun ke 3,1% pada 2026 ^[1]. Kondisi ini mencerminkan ketidakpastian global yang masih tinggi, di tengah berlanjutnya ketegangan geopolitik dan fragmentasi perdagangan dunia.

Perekonomian global dihadapkan pada berbagai tantangan, termasuk ketegangan geopolitik serta inflasi global yang masih relatif tinggi, yakni sebesar 5,2%. Tekanan inflasi yang berlanjut mendorong bank sentral di negara-negara maju untuk tetap berhati-hati dalam melonggarkan kebijakan moneter ^[1].

Sejalan dengan hal tersebut, Bank Sentral Amerika Serikat (The Fed) mulai menurunkan suku bunga pada September 2024 sebagai langkah untuk mengendalikan inflasi dan menjaga stabilitas ekonomi domestik. Kebijakan ini menyebabkan penyesuaian portofolio investasi global dan meningkatkan volatilitas nilai tukar, yang turut berdampak terhadap perdagangan internasional. Situasi ini menuntut pelaku pasar untuk lebih cermat dalam pengambilan keputusan investasi ^[1].

Tinjauan Perekonomian Nasional

Di tengah tantangan global, perekonomian Indonesia tetap menunjukkan ketahanan yang kuat. Berdasarkan data Badan Pusat Statistik (BPS), ekonomi Indonesia tumbuh sebesar 5,03% pada tahun 2024, sedikit melambat dibandingkan tahun sebelumnya namun masih mencerminkan pemulihan yang stabil ^[2].

Pertumbuhan ini ditopang oleh permintaan domestik yang solid, terutama konsumsi rumah tangga, serta peningkatan ekspor. Dari sisi investasi, tercatat Penanaman Modal Asing (PMA) sebesar Rp232,6 triliun dan Penanaman Modal Dalam Negeri (PMDN) sebesar Rp198,8 triliun, mencerminkan kepercayaan investor terhadap iklim usaha di Indonesia ^[3]. Di sisi lain, nilai tukar Rupiah terhadap Dolar AS tercatat sebesar Rp16.157,- per USD pada akhir tahun 2024, melemah dibandingkan posisi akhir tahun sebelumnya sebesar Rp15.416,- per USD ^[4].

Global Economic Overview

In 2024, the global economic growth is projected to slow down to 3.2% from 3.3% recorded in 2023, and expected to remain at 3.2% in 2025 before declining further to 3.1% in 2026 ^[1]. This condition reflects the increasingly high global uncertainties, as the geopolitical tensions and fragmentation of the global trade continuous.

The global economy is facing various challenges, including geopolitical tensions, as well as relatively high global inflation, of 5.2%. Ongoing inflationary pressures have prompted central banks in the developed countries to remain cautious in easing their monetary policies ^[1].

In relation with the above, the United States Federal Reserve Bank (The Fed) started to lower the interest rates in September 2024 as an effort to control inflation and maintaining domestic economic stability. This policy led to adjustments in the global investment portfolios and increased exchange rate volatility, which in turn affecting the international trade. The situation calls for market movers to be more prudent in making any investment decisions ^[1].

National Economic Overview

Amidst the global challenges, Indonesia's economy still showing strong resilience. Based on the data from Statistics Indonesia (BPS), Indonesia's economy logged a 5.03% growth in 2024, slowing down just a little if compared to the previous year, while still indicating steady recovery ^[2].

Such growth was backed by solid domestic demand, especially from the household consumption, as well as an increasing exports. While in terms of investment, Foreign Direct Investment (FDI) reached Rp232.6 trillion and Domestic Direct Investment (DDI) amounted to Rp198.8 trillion, as a testament of investor confidence in Indonesia's business climate ^[3]. On the other hand, the Rupiah exchange rate against the US Dollar weakened to Rp16,157 per USD as of end of 2024, compared to Rp15,416 per USD as of end of the previous year ^[4].

Tinjauan Industri Perbankan Nasional

Overview of the National Banking Industry

Kinerja sektor perbankan nasional tetap solid sepanjang tahun 2024 di tengah volatilitas global dan tekanan suku bunga tinggi. Stabilitas sektor ini tercermin dari rasio alat likuid terhadap dana pihak ketiga (AL/DPK) sebesar 25,59%, serta rasio kecukupan modal (*capital adequacy ratio*/CAR) yang mencapai 26,89% ^[1].

Sementara itu, kualitas aset tetap terjaga, dengan rasio kredit bermasalah (*non-performing loan*/NPL) sebesar 2,19% secara bruto dan 0,75% secara neto. Hal ini menunjukkan bahwa sektor perbankan tetap resilien dan mampu menyerap risiko yang timbul ^[1].

Transaksi ekonomi dan keuangan digital juga terus mengalami pertumbuhan signifikan. Jumlah transaksi *digital banking* mencapai 2.228,2 juta transaksi atau tumbuh 29,6% (yoy), sedangkan transaksi uang elektronik (UE) mencapai 1.378,2 juta transaksi, tumbuh 19,2% (yoy) ^[1].

Sumber:

- [1] Laporan Perekonomian Indonesia 2024 – Bank Indonesia.
- [2] Berita Resmi Statistik No. 17/02/Th. XXVII, 5 Februari 2025 – Badan Pusat Statistik.
- [3] Siaran Pers No. 53/Sipers/B.8/A.3/2024 – Kementerian Investasi/BKPM.
- [4] JISDOR – Kurs Tengah Bank Indonesia per 31 Desember 2024.

Throughout 2024, the performance of national banking sector remained solid, amidst the global market volatility and pressure of high interest rate. The stability of the sector is evident from the ratio of liquid instruments to Third-Party Funds (AL/DPK) of 25.59%, and a Capital Adequacy Ratio (CAR) of 26.89% ^[1].

Meanwhile, the quality of assets remained in check, with gross Non-Performing Loan (NPL) ratio of 2.19% and net NPL ratio of 0.75%. Both ratios indicate how the banking sector remains resilient and capable of absorbing the occurring risks ^[1].

The digital economy and financial transactions still experiencing significant growth. Digital banking transaction reached 2,228.2 million, a 29.6% year-on-year (yoy) increase, while electronic money (e-money) transactions reached 1,378.2 million, a 19.2% yoy ^[1] growth.

Sources:

- [1] Indonesia Economic Report 2024 – Bank Indonesia.
- [2] Official Statistical Gazette No. 17/02/Th. XXVII, February 5, 2025 – Statistics Indonesia (BPS).
- [3] Press Release No. 53/Sipers/B.8/A.3/2024 – Ministry of Investment/ BKPM.
- [4] JISDOR – Bank Indonesia Reference Rate as of December 31, 2024.





Tinjauan Operasi per Segmen Usaha

Operational Overview by Business Segment

Kinerja Segmen Operasi

Bank INA mengklasifikasikan segmen operasi berdasarkan jenis kegiatan usaha, meliputi pemasaran dan kredit, *treasury* dan *financial institutions*, serta *trade finance*, sebagaimana dijelaskan berikut.

Operating Segment Performance

Bank INA classifies its operating segment by type of business activities, including marketing and loans, treasury and financial institutions, as well as trade finance, outlined as follows.

(dalam jutaan Rupiah / in million Rupiah)

Uraian Description	2023				2024			
	Pemasaran dan Kredit Marketing and Loans	Treasury dan / and Financial Institutions	Trade Finance	Total	Pemasaran dan Kredit Marketing and Loans	Treasury dan / and Financial Institutions	Trade Finance	Total
PENDAPATAN INCOME								
Pendapatan Bunga Interest Income	1.168.862	547.891	9.852	1.726.605	1.256.508	625.213	7.398	1.889.119
Pendapatan Operasional Lainnya Other Operating Income	3.006	31.983	4.334	39.323	11.786	11.684	3.597	27.067
Total Pendapatan Total Income	1.171.868	579.874	14.186	1.765.928	1.268.294	636.897	10.995	1.916.186
BEBAN EXPENSES								
Beban Bunga Interest Expenses	(1.002.121)	(14.510)	-	(1.016.631)	(1.152.302)	(23.757)	-	(1.176.059)
Beban Operasional Lainnya Other Operating Expenses	(106.051)	(11.824)	(60)	(117.935)	(189.263)	381	(16)	(188.898)
Total Beban Total Expenses	(1.108.172)	(26.334)	(60)	(1.134.566)	(1.341.565)	(23.376)	(16)	(1.364.957)
Pendapatan yang tidak dapat Dialokasikan Unallocated Income	-	-	-	19.914	-	-	-	21.019
Beban yang tidak dapat Dialokasikan Unallocated Expenses	-	-	-	(383.745)	-	-	-	(472.184)
Laba Sebelum Pajak Income before Tax Expenses	-	-	-	267.531	-	-	-	107.463
Beban Pajak Penghasilan Tax Expenses	-	-	-	(59.655)	-	-	-	(25.615)
Laba Bersih Tahun Berjalan Net Income for the Year	-	-	-	207.876	-	-	-	81.848
ASET ASSETS								
Aset Segmen Segment Assets	12.382.079	11.517.497	198.332	24.097.908	12.882.852	1.0712.747	335.125	23.930.724
Aset yang tidak dapat Dialokasikan Unallocated Assets	-	-	-	286.672	-	-	-	506.010
Total Aset Total Assets	-	-	-	24.384.580	-	-	-	24.436.734
LIABILITAS LIABILITIES								
Liabilitas Segmen Segment Liabilities	19.367.371	1.206.765	97.479	20.671.615	20.172.847	406.535	60.367	20.639.749
Liabilitas yang tidak dapat Dialokasikan Unallocated Liabilities	-	-	-	156.807	-	-	-	184.011
Total Liabilitas Total Liabilities	-	-	-	20.828.422	-	-	-	20.823.760

Segmen Pemasaran dan Kredit

Bank INA memiliki berbagai kegiatan pendanaan melalui segmen pemasaran dan kredit, sebagai berikut.

1. Kegiatan pendanaan, meliputi tabungan, giro, dan deposito berjangka.
2. Kredit, terbagi menjadi segmen korporasi, komersial, usaha mikro, kecil, dan menengah (SME), konsumen, serta mikro. Aktivitas ini mencakup pembiayaan untuk berbagai kebutuhan seperti modal kerja, investasi, dan konsumsi.
3. *Fee-based income*, diperoleh dari aktivitas layanan produk perbankan meliputi layanan *payroll*, layanan pembayaran uang sekolah/uang pendidikan, layanan pengambilan uang dari institusi atau instansi tertentu, transaksi melalui ATM, *bancassurance*, dan transaksi layanan digital.

Kinerja segmen pemasaran dan kredit Bank diungkapkan pada tabel sebagai berikut.

Uraian	2023	2024	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Pendapatan Bunga	1.168.862	1.256.508	87.646	7,50	Interest Income
Pendapatan Operasional Lainnya	3.006	11.786	8.780	292,08	Other Operating Income
Total Pendapatan	1.171.868	1.268.294	96.426	8,23	Income
Beban	(1.108.172)	(1.341.565)	233.393	21,06	Expenses
Total Aset	12.382.079	12.882.852	500.773	4,04	Total Assets
Total Liabilitas	19.367.371	20.172.847	805.476	4,16	Total Liabilities

Marketing and Loans Segment

Bank INA has various funding activities, conducted through the marketing and loans segment, as follows.

1. Funding activities, including saving accounts, current accounts, and time deposits.
2. Loans, divided into corporate, commercial, micro, small and medium enterprises (SME), consumer, and micro segments. These activities include financing of various use, such as working capital, investment, and consumption.
3. Fee-based income, obtained from banking product/ service activities, including payroll services, tuition/ education payment services, money withdrawal services from certain institutions or agencies, transactions through ATMs, bancassurance, and digital services transactions.

The performance of the Bank's marketing and loans segment is disclosed in the following table.

(dalam jutaan Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Pendapatan Bank INA dari segmen pemasaran dan kredit tahun 2024 tercatat sebesar Rp1,26 triliun, meningkat sebesar 8,23% atau Rp96,43 miliar dibandingkan tahun sebelumnya yang sebesar Rp1,17 triliun. Beban dari segmen ini juga meningkat sebesar 21,06% atau Rp233,39 miliar, dari semula Rp1,10 triliun menjadi Rp1,34 triliun.

Di sisi lain, total aset segmen pemasaran dan kredit tahun 2024 tercatat sebesar Rp12,88 triliun, meningkat 4,04% atau Rp500,77 miliar dibandingkan tahun 2023 yang sebesar Rp12,38 triliun. Total liabilitas juga meningkat menjadi Rp20,17 triliun, dari semula Rp19,37 triliun.

In 2024, Bank INA's income from the marketing and loans segment was recorded at Rp1.26 trillion, a 8.23% increase or Rp96.43 billion compared to Rp1.17 trillion in the previous year. Expenses from this segment also increase by 21.06% or Rp233.39 billion, from Rp1.10 trillion to Rp1.34 trillion.

Meanwhile, total assets of the marketing and loans segment in 2024 reached Rp12.88 trillion, a 4.04% increase or Rp500.77 billion compared to Rp12.38 trillion in 2023. Total liabilities also increased to Rp20.17 trillion, from Rp19.37 trillion previously.

Treasury dan Financial Institutions

Bank INA mengelola transaksi *treasury* secara menyeluruh (*bankwide*) dengan membaginya ke dalam 2 kategori portofolio, yakni *trading book* dan *banking book*. *Trading book* mencakup seluruh posisi perdagangan Bank pada instrumen keuangan yang tercatat dalam neraca dan rekening administratif, yang bertujuan meraih keuntungan jangka pendek. Sementara itu, *banking book* mencakup seluruh posisi yang bertujuan untuk memenuhi kebutuhan likuiditas serta mengelola aset dan liabilitas secara optimal.

Treasury and Financial Institutions

Bank INA manages treasury transactions bank wide by dividing them into 2 portfolio categories, namely trading book and banking book. The trading book includes all of the Bank's trading positions in financial instruments recorded both in the balance sheets and in administrative accounts, aimed to obtain profits in the short-term. On the other hand, the banking book covers all of the positions intended to fulfill liquidity needs and optimal management of assets and liabilities.



Produk *treasury* yang ditransaksikan di pasar uang meliputi:

1. Transaksi Pasar Uang (*Money Market*)

Merupakan transaksi penempatan/peminjaman dana (*call money*) antar bank dan transaksi dengan Bank Indonesia, yang mencakup *Deposit Facility* (FASBI), *Term Deposit*, *Reverse Repo*, *Repo*, Sekuritas Rupiah Bank Indonesia, dan Sekuritas Valas Bank Indonesia.

2. Transaksi Valuta Asing (*Foreign Exchange*)

Meliputi transaksi lindung nilai (*hedging*), investasi, dan *trading*, baik untuk posisi Bank maupun nasabah. Produk yang ditransaksikan mencakup *Today*, *Tom*, *Spot*, *Forward*, *Swap*, dan *Domestic Non-Delivery Forward*. Selain itu, transaksi Bank Notes juga aktif untuk kebutuhan *hedging* dan *remittance*.

3. Transaksi *Fixed Income*

Meliputi transaksi surat berharga yang diterbitkan oleh Pemerintah (Surat Berharga Negara) dan perusahaan (Obligasi Korporasi) untuk memenuhi rasio intermediasi makroprudensial (RIM), rasio pembiayaan inklusif makroprudensial (RPIM), dan optimalisasi laba. Sejak 2021, transaksi Surat Berharga Negara dapat dilakukan oleh nasabah retail di pasar sekunder (*secondary market*). Selanjutnya, mulai tahun 2024, Bank juga menjalin kerja sama dengan PT Trimegah Sekuritas Indonesia Tbk sebagai sub-mitra distribusi dalam penjualan Surat Berharga Negara di pasar primer (*primary market*) melalui fasilitas *mobile banking*.

Sementara itu, aktivitas *financial institutions* meliputi:

1. Pembukaan Rekening Nostro pada bank-bank domestik dan internasional dengan mata uang USD, EUR, GBP, JPY, HKD, SGD, AUD, dan CNY. Rekening Nostro dibuka di BNI New York, BRI New York, BNI London, BNI Tokyo, BNI Hong Kong, DBS Singapore, Mandiri Shanghai, BCA untuk AUD, di Mandiri dan BCA untuk *settlement* dalam negeri (khusus USD); serta
2. Melakukan analisis dan pembukaan *counterparty limit* pada bank serta institusi keuangan non-bank lainnya. Bank juga secara berkala melakukan *review* untuk memastikan risiko tetap terkendali.

The treasury products traded in the money market, include:

1. Money Market Transactions

Transactions of placing/borrowing funds (*call money*) between banks and transactions with Bank Indonesia, such as *Deposit Facility* (FASBI), *Term Deposit*, *Reverse Repo* and *Repo*, Bank Indonesia Rupiah Securities, and Bank Indonesia Foreign Currency Securities.

2. Foreign Exchange Transactions

Consist of hedging, investment, and trading transactions, both for Bank positions or customer positions. The traded products include *Today*, *Tom*, *Spot*, *Forward*, *Swap* and *Domestic Non Delivery Forward* transactions. Also, Bank Notes transactions are also active for hedging and remittances.

3. Fixed Income Transactions

Consist of transactions of securities, both issued by the Government (Government Securities) and by companies (Corporate Bonds), aiming to meet the Macroprudential Intermediation Ratio (RIM), Macroprudential Inclusive Financing Ratio (RPIM), and profit optimization. Since 2021, retail customers can also make transactions of Government on the secondary market. Further, starting 2024, the Bank also collaborating with PT Trimegah Sekuritas Indonesia Tbk as a distribution sub-partner for the sales of Government Securities in the primary market, through *mobile banking* facility.

The financial institutions activities, include:

1. Opening a Nostro Account at other banks domestically/overseas, which includes currencies: USD, EUR, GBP, JPY, HKD, SGD, AUD and CNY. The Nostro Account is opened at BNI New York, BRI New York, BNI London, BNI Tokyo, BNI Hong Kong, DBS Singapore, Mandiri Shanghai, BCA for AUD, at Mandiri and BCA for domestic settlement (USD specific); and
2. Analyzing and opening counterparty limit at banks and other non-bank financial institutions. The Bank also conducting regular reviews to ensure the risks are always under control.

(dalam jutaan Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2023	2024	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Pendapatan Bunga	547.891	625.213	77.322	14,11	Interest Income
Pendapatan Operasional Lainnya	31.983	11684	(20.299)	(63,47)	Other Operating Income
Total Pendapatan	579.874	636.897	57.023	9,83	Income
Beban	(26.334)	(23.376)	(2.958)	(11,23)	Expenses
Total Aset	11.517.497	10.712.747	(804.750)	(6,99)	Total Assets
Total Liabilitas	1.206.765	406.535	(800.230)	(66,31)	Total Liabilities

Pendapatan Bank INA dari segmen *treasury* dan *financial institutions* tahun 2024 tercatat sebesar Rp636,90 miliar, meningkat sebesar 9,83% atau Rp56,292 miliar dibandingkan tahun sebelumnya sebesar Rp579,87 miliar. Sementara itu, beban segmen ini menurun sebesar 11,23% atau Rp2,96 miliar, dari semula Rp26,33 miliar menjadi Rp23,38 miliar.

Di sisi lain, segmen *treasury* dan *financial institutions* mencatat penurunan total aset sebesar 6,99% atau Rp804,75 miliar, dari Rp11,52 triliun pada tahun 2023 menjadi Rp10,71 triliun pada tahun 2024. Total liabilitas segmen ini juga menurun, dari Rp1,21 triliun menjadi Rp406,54 miliar.

Segmen Trade Finance

Kinerja segmen *trade finance* Bank diungkapkan pada tabel sebagai berikut.

In 2024, Bank INA's income from the treasury and financial institutions segment was recorded at Rp636.90 billion, a 9.83% increase or Rp56.292 billion compared to Rp579.87 billion in the previous year. Meanwhile, expenses of this segment decreased by 11.23% or Rp2.96 billion, from Rp26.33 billion to Rp23.38 billion.

On the other hand, the treasury and financial institutions segment recorded a 6.99% decrease in total assets or Rp804.75 billion, from Rp11.52 trillion in 2023 to Rp10.71 trillion in 2024. Total liabilities of this segment also decreased, from Rp1.21 trillion to Rp406.54 billion.

Trade Finance Segment

The performance of the Bank's trade finance segment is disclosed in the following table.

(dalam jutaan Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2023	2024	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Pendapatan Bunga	9.852	7.398	(2.454)	(24,91)	Interest Income
Pendapatan Operasional Lainnya	4.334	3.597	(737)	(17,01)	Other Operating Income
Total Pendapatan	14.186	10.995	(3.191)	(22,49)	Income
Beban	(60)	(16)	(44)	(73,33)	Expenses
Total Aset	198.332	335.125	136.793	68,97	Total Assets
Total Liabilitas	97.479	60.367	(37.112)	(38,07)	Total Liabilities

Pada tahun 2024, pendapatan Bank INA dari segmen *trade finance* tercatat sebesar Rp10,99 miliar, menurun sebesar 22,49% atau Rp3,19 miliar dibandingkan tahun sebelumnya sebesar Rp14,19 miliar. Beban dari segmen ini juga tercatat menurun sebesar 73,33% atau Rp44 juta, dari semula Rp60 juta menjadi Rp16 juta.

Di sisi lain, total aset segmen *trade finance* mengalami peningkatan sebesar 68,97% atau Rp136,79 miliar, dari Rp198,33 miliar di tahun 2023 menjadi Rp335,12 miliar di tahun 2024. Sementara itu, total liabilitas menurun menjadi Rp60,37 miliar, dari semula Rp97,48 miliar.

In 2024, Bank INA's income from the trade finance segment was recorded at Rp10.99 billion, a 22.49% decrease or Rp3.19 billion compared to Rp14.19 billion in the previous year. Expenses of this segment also decreased by 73.33% or Rp44 million, from Rp60 million to Rp16 million.

On the other hand, the total assets of the trade finance segment increased by 68.97% or Rp136.79 billion, from Rp198.33 billion in 2023 to Rp335.12 billion in 2024. Meanwhile, total liabilities decreased to Rp60.37 billion, from Rp97.48 billion.



Aspek Pemasaran Marketing Aspect

Strategi Pemasaran

Selama tahun 2024, Bank INA terus mengembangkan strategi pemasaran guna meningkatkan penjualan produk dan kualitas layanan kepada nasabah. Strategi pemasaran yang diterapkan mencakup:

1. Meningkatkan pertumbuhan jaringan kantor baru serta mengoptimalkan bisnis dari kantor cabang yang sudah ada untuk meningkatkan pertumbuhan nasabah, pertumbuhan pendanaan dengan biaya dana (COF) yang terkendali, serta pertumbuhan pembiayaan yang sehat. Seluruh potensi segmen pasar akan dioptimalisasikan untuk meningkatkan pertumbuhan bisnis dari setiap jaringan kantor cabang sehingga dapat meningkatkan pertumbuhan bersama antara nasabah dan Bank;
2. Mengoptimalkan pertumbuhan pendanaan nasabah ritel dengan melakukan kolaborasi ekosistem, antara lain melalui:
 - a. Nasabah komuniti dan *payroll* yang ada di dalam ekosistem grup, nasabah *lending*, dan nasabah korporasi yang didukung oleh internet *banking* untuk membantu kemudahan nasabah dalam layanan perbankan lainnya; dan
 - b. Nasabah yang terhubung dengan ekosistem baik sebagai *buyer* atau *supplier*;
3. Mendukung pertumbuhan berkelanjutan lewat program Tabina Green Banking yang memberikan nilai tambah berbasis zero emisi karbon, seperti mobil atau motor listrik, solar panel untuk nasabah;
4. Melakukan kerja sama dengan penyedia platform untuk penyaluran Pinjaman Digital kepada UMKM;
5. Melakukan kerja sama dengan *Peer to Peer Lending* dan *Venture Capital* untuk meningkatkan penyebaran kredit usaha mikro;
6. Melanjutkan potensi kerja sama dengan mitra kerja sama pembayaran melalui *virtual account*, mesin EDC, *merchant QRIS*, serta penyelenggaraan *internet banking* dan *mobile banking*;
7. Membangun strategi *corporate & retail marketing communications*, melalui:
 - a. Pembaharuan dari *feel & look* pada semua *bank touch points* untuk sosialisasi Bank INA *members of Salim Group*;
 - b. Melakukan promosi pemasaran digital melalui media sosial (Facebook dan Instagram) serta melengkapi informasi berbagai produk dan layanan pada situs web Bank (bankina.co.id);
 - c. Melakukan aktivitas promosi baik, *online* maupun *offline* sebagai media *branding* untuk meningkatkan *awareness* terhadap Bank dan program-programnya;

Marketing Strategy

Throughout 2024, Bank INA has developed a marketing strategy to increase sales of products and improve the quality of service for customers. The marketing strategy implemented as follows:

1. Increasing the growth of new office networks and optimizing the business of existing branch offices to increase customer growth, funding growth with controlled cost of funds (COF), and healthy financing growth. All potential market segments will be optimized to increase the business growth of each branch network to increase mutual growth between customers and the Bank;
2. Optimizing retail customer funding growth by collaborating with ecosystems, among others through:
 - a. Community and payroll customers within the group's ecosystem, lending customers, and corporate customers supported by internet banking to assist customers' convenience in other banking services; and
 - b. Customers who are connected to the ecosystem either as buyers or suppliers;
3. Supporting sustainable growth through Tabina Green Banking program that provides added value based on zero carbon emission, such as electric cars or motorcycles, solar panels for customers;
4. Collaborating with platform providers to distribute Digital Loans to MSMEs;
5. Collaborating with Peer-to-Peer Lending and Venture Capital to increase the spread of micro business loans;
6. Continuing potential cooperation with partners in payment cooperation through virtual accounts, EDC machines, QRIS merchants, as well as the implementation of internet banking and mobile banking;
7. Building a corporate & retail marketing communications strategy, through:
 - a. Updating feel & look at all bank touch points for dissemination of Bank INA members of Salim Group;
 - b. Conducting digital marketing promotions via social media (Facebook and Instagram) and completing information on various products and services on the Bank's website (bankina.co.id);
 - c. Carrying out promotional activities both online and offline as branding media to increase awareness of the Bank and its programs;

8. Membangun *brand awareness & digital marketing communications*, melalui:
 - a. Menyelenggarakan *launching* layanan digital;
 - b. Melakukan aktivitas edukasi dan promosi secara *online* maupun *offline* ke komunitas-komunitas UMKM; dan
 - c. Melakukan promosi pemasaran digital melalui media sosial, seperti Facebook, Instagram, Tiktok, dan Youtube, serta melengkapi informasi produk dan layanan digital pada situs web binadigital.id.
9. Melanjutkan pertumbuhan akuisisi tenaga pemasaran untuk beberapa kantor cabang dan *sales performance tracking* untuk mengukur kinerja pencapaian;
10. Mengadakan kerja sama alih daya pekerjaan dengan perusahaan penyedia jasa untuk melakukan pemasaran (*direct sales*) dalam rangka memperluas jangkauan pemasaran dan pertumbuhan bisnis Bank; serta
11. Menyelenggarakan kegiatan literasi dan inklusi keuangan untuk masyarakat, baik yang dilakukan secara nasional bersama Otoritas Jasa Keuangan maupun secara internal Bank.

Pangsa Pasar

Data pangsa pasar yang disajikan dalam Laporan Tahunan ini merupakan pangsa pasar Bank INA dengan industri perbankan dan kelompok bank berdasarkan modal inti (KBMI) I (kelompok bank umum dengan modal inti minimum Rp6 triliun). Kondisi pangsa pasar Bank dalam 2 tahun terakhir diungkapkan sebagai berikut.

Market Share

The market share data presented in this Annual Report is Bank INA's market share with the banking industry and bank groups based on core capital (KBMI) I (commercial bank groups with a minimum core capital of Rp6 trillion). The condition of the Bank's market share in the past 2 years is disclosed as follows.

Kinerja Bank INA Perdana Dibanding Rata-Rata Industri Perbankan

Performance of Bank INA Perdana Compared to Banking Industry Average

(dalam miliar Rupiah, kecuali dinyatakan lain / in billion Rupiah, unless stated otherwise)

Uraian	2023			2024			Description
	Bank INA Perdana	Industri Industry	Pangsa Pasar Market Share (%)	Bank INA Perdana	Industri Industry	Pangsa Pasar Market Share (%)	
Aset	24.384	11.765.838	0,21	24.437	12.460.955	0,20	Assets
Kredit	12.677	7.186.935	0,18	13.150	7.942.947	0,17	Loans
Dana Pihak Ketiga	19.316	8.457.929	0,23	20.127	8.837.242	0,23	Thirt-Party Funds

Kinerja Bank INA Perdana Dibanding Rata-Rata KBMI I

Performance of Bank INA Perdana Compared to KBMI I Average

(dalam miliar Rupiah, kecuali dinyatakan lain / in billion Rupiah, unless stated otherwise)

Uraian	2023			2024			Description
	Bank INA Perdana	Industri Industry	Pangsa Pasar Market Share (%)	Bank INA Perdana	Industri Industry	Pangsa Pasar Market Share (%)	
Aset	24.384	1.377.863	1,77	24.437	1.447.345	1,69	Assets
Kredit	12.677	754.649	1,68	13.150	810.760	1,61	Loans
Dana Pihak Ketiga	19.316	918.307	2,10	20.127	974.815	2,06	Thirt-Party Funds

Sumber: Statistik Perbankan Indonesia Desember 2024.
Sources: Indonesian Banking Statistics December 2024.



Tinjauan Keuangan Financial Overview

Analisis dan pembahasan kinerja keuangan berikut disusun berdasarkan Laporan Keuangan PT Bank Ina Perdana Tbk untuk tahun yang berakhir pada tanggal 31 Desember 2024. Laporan keuangan tersebut telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surya, anggota dari jaringan global Ernst & Young, dan memperoleh opini wajar, dalam semua hal yang material, mencakup Laporan Posisi Keuangan, Laporan Laba Rugi dan Penghasilan Komprehensif Lain, Laporan Perubahan Ekuitas, serta Laporan Arus Kas untuk periode yang berakhir pada 31 Desember 2024, dan telah disusun sesuai dengan Standar Akuntansi Keuangan yang berlaku di Indonesia.

The analysis and discussion of financial performance is prepared based on the Financial Statements of PT Bank Ina Perdana Tbk for the year ended December 31, 2024. The report has been audited by Public Accounting Firm Purwantono, Sungkoro & Surya, a member of Ernst & Young global network, rendering unqualified opinion, in all material respects, covering the Statement of Financial Position, Statement of Profit or Loss and Other Comprehensive Income, Report on Changes in Equity, and a Statement of Cash Flows for the year ended December 31, 2024, and have been prepared in line with the applicable Indonesian Financial Accounting Standards.

Laporan Laba Rugi dan Penghasilan Komprehensif Lain Statement of Profit or Loss and Other Comprehensive Income

Laba Bersih dan Laba per Saham Net Income and Earnings per Share

(dalam jutaan Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2023	2024	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Pendapatan Bunga	1.726.605	1.889.119	162.514	9,41	Interest Income
Beban Bunga	(1.016.631)	(1.176.059)	159.428	15,68	Interest Expense
Pendapatan Bunga - Neto	709.974	713.060	3.086	0,43	Interest Income - Net
Pendapatan Operasional Lainnya	59.237	48.086	(11.151)	(18,82)	Other Operating Income
Beban Operasional Lainnya	(501.680)	(653.683)	152.003	30,30	Other Operating Expense
Laba Sebelum Beban Pajak	267.531	107.463	(160.068)	(59,83)	Income Before Tax Expense
Beban Pajak - Neto	(59.655)	(25.615)	(34.040)	(57,04)	Tax Expense - Net
Laba Bersih Tahun Berjalan	207.876	81.848	(126.028)	(60,63)	Net Income for the Year
Pos-Pos yang tidak akan Direklasifikasi ke Laba Rugi	(1.094)	815	1.909	174,50	Items that will not be Reclassified to Profit or Loss
Pos-Pos yang akan Direklasifikasi ke Laba Rugi	61.288	(25.847)	(87.135)	(142,17)	Items that may be Reclassified to Profit or Loss
Pendapatan (Beban) Komprehensif Lainnya Tahun Berjalan - Setelah Pajak	60.194	(25.032)	(85.226)	(141,59)	Other Comprehensive Loss (Income) for the Year - Net of Tax
Total Penghasilan Komprehensif Tahun Berjalan	268.070	56.816	(211.254)	(78,81)	Total Comprehensive Income for the Year

Pada tahun 2024, laba bersih tahun berjalan tercatat sebesar Rp81,85 miliar, menurun 60,63% dibandingkan dengan tahun buku 2023 sebesar Rp207,88 miliar. Jumlah rata-rata tertimbang saham pada akhir Desember 2024 adalah 13,34 lembar sehingga laba bersih per saham (*earnings per share*/EPS) mengalami penurunan dari Rp33,89 per lembar saham pada tahun 2023 menjadi Rp13,34 per lembar saham pada tahun 2024.

In 2024, net income for the year was recorded at Rp81.85 billion, a 60.63% decrease compared to Rp207.88 billion of the financial year 2023. The weighted average number of shares at the end of December 2024 is 13.34 shares, resulting in earnings per share (EPS) decreasing from Rp33.89 per share in 2023 to Rp13.34 per share in 2024.

Pendapatan (Beban) Komprehensif Lainnya
Tahun Berjalan - Setelah Pajak dan Total (Rugi)
Penghasilan Komprehensif Tahun Berjalan

Pada tahun 2024, beban komprehensif lain tahun berjalan setelah pajak tercatat sebagai beban sebesar Rp25,03 miliar, berbanding terbalik dengan tahun 2023 yang membukukan pendapatan sebesar Rp60,19 miliar. Pos pengukuran kembali atas liabilitas imbalan kerja, yang termasuk dalam pos-pos yang tidak akan direklasifikasi ke Laporan Laba Rugi, mengalami peningkatan signifikan sebesar Rp1,91 miliar atau 174,50%, dari rugi Rp1,09 miliar pada 2023 menjadi laba Rp815 juta pada 2024. Sementara itu, pada pos-pos yang akan direklasifikasi ke Laporan Laba Rugi, tercatat kerugian belum terealisasi atas perubahan nilai wajar efek-efek yang tersedia untuk dijual sebesar Rp25,85 miliar, setelah sebelumnya mencatat laba sebesar Rp61,29 miliar pada 2023. Dengan demikian, total penghasilan komprehensif tahun berjalan tercatat sebesar Rp56,82 miliar, menurun sebesar Rp211,25 miliar atau 78,81% dibandingkan dengan tahun sebelumnya yang mencapai Rp268,07 miliar.

Other Comprehensive Income (Loss) - Net
of Tax and Total Comprehensive (Loss) Income
for the Year

In 2024, other comprehensive loss for the year net of tax was recorded as Rp25.03 billion of expense, in contrast from Rp60.19 billion of income logged in 2023. The remeasurement of employee benefits liabilities, which is included in items that will not be reclassified to the income statement, experienced a significant increase of Rp1.91 billion or 174.50%, from Rp1.09 billion loss in 2023 to Rp815 million profit in 2024. Meanwhile, in the items that will be reclassified to the income statement, there are unrealized loss on the fair value changes of available-for-sale securities amounted to Rp25.85 billion, following the Rp61.29 billion gain recorded in 2023. Thus, the total comprehensive income for the year was recorded at Rp56.82 billion, a Rp211.25 billion decrease or 78.81% compared to Rp268.07 billion that was recorded in the previous year.

Pendapatan Bunga - Neto
Interest Income - Net

(dalam jutaan Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2023	2024	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
PENDAPATAN BUNGA INTEREST INCOME					
Kredit	1.168.862	1.256.508	87.646	7,50	Loans
Efek-Efek	279.133	407.019	12.886	45,82	Marketable Securities
Penempatan pada Bank Indonesia dan Bank Lain	104.034	96.966	(7.068)	(6,79)	Placement with Bank Indonesia and Other Banks
Giro pada Bank Indonesia dan Bank Lain	12.191	10.873	(1.318)	(10,81)	Current Accounts with Bank Indonesia and Other Banks
Tagihan Anjak Piutang	9.852	7.398	(2.454)	(24,91)	Factoring Receivables
Efek-Efek yang Dibeli dengan Janji Dijual Kembali	152.533	110.355	(42.178)	(27,65)	Securities Purchased Under Resale Agreements
Total Pendapatan Bunga	1.726.605	1.889.119	162.514	9,41	Total Interest Income
BEBAN BUNGA INTEREST EXPENSE					
Simpanan dari Nasabah	960.402	1.104.977	144.575	15,05	Deposits from Customers
Simpanan dari Bank Lain	13.595	17.653	4.058	29,85	Deposits from Other Banks
Premi Lembaga Penjamin Nasabah	37.722	42.673	4.951	13,12	Deposit Insurance Agency Premium
Lain-Lain	4.912	10.756	5.844	118,97	Others
Total Beban Bunga	1.016.631	1.176.059	159.428	15,68	Total Interest Expense
TOTAL PENDAPATAN BUNGA - NETO	709.974	713.060	3.086	0,43	TOTAL INTEREST INCOME - NET

Pada tahun 2024, pendapatan bunga - neto mencapai Rp713,06 miliar, meningkat sebesar 0,43% dibandingkan periode yang sama di tahun 2023 sebesar Rp709,97 miliar. Hal ini terutama karena pendapatan bunga pada segmen selain kredit atau pendapatan bunga dari treasury mengalami kenaikan, seperti pendapatan *marketable securities*, *placement with other bank*, dan *current account with bank*.

In 2024, net interest income reached Rp713.06 billion, a 0.43% increase compared to Rp709.97 billion of the same period in 2023. This is mainly due to the increase in interest income in segments other than credit or interest income from treasury, such as income from marketable securities, placement with other banks, and current accounts with banks.



Pendapatan Bunga

Pada tahun 2024, pendapatan bunga mencapai Rp1,89 triliun, meningkat sebesar 9,41% atau Rp162,51 miliar dari tahun sebelumnya yang sebesar Rp1,73 triliun. Pendapatan bunga kredit berkontribusi 66,51% terhadap total pendapatan bunga.

Sementara itu, penempatan dalam efek-efek serta penempatan pada Bank Indonesia dan Bank lain masing-masing memberikan kontribusi sebesar 21,55% dan 5,13% dari total pendapatan bunga Bank.

Pada tahun 2024, pendapatan bunga kredit sebesar Rp1,26 triliun, mengalami peningkatan sebesar 7,50% dari tahun sebelumnya sebesar Rp1,17 triliun. Selain itu, pendapatan bunga dari efek-efek tahun 2024 sebesar Rp407,02 miliar, meningkat sebesar 45,82% dibandingkan dengan tahun 2023 sebesar Rp279,13 miliar. Perubahan ini disebabkan oleh pendapatan bunga pada segmen selain kredit atau pendapatan bunga dari *treasury* mengalami kenaikan, seperti pendapatan *marketable securities*, *placement with other bank*, dan *current account with bank*.

Beban Bunga

Pada tahun 2024, beban bunga tercatat sebesar Rp1,18 triliun, mengalami peningkatan sebesar Rp159,43 miliar atau 15,68% dibandingkan dengan tahun 2023 sebesar Rp1,02 triliun. Hal ini dipengaruhi oleh likuiditas ketat di pasar yang menyebabkan biaya dana relatif tinggi.

Beban bunga yang dibayarkan Bank untuk simpanan nasabah pada tahun 2024 mencapai Rp1,10 triliun, meningkat sebesar Rp144,57 miliar atau 15,05%, dari Rp960,40 miliar pada tahun 2023. Namun, dengan meningkatnya jumlah simpanan nasabah, maka beban bunga premi penjaminan pemerintah juga mengalami peningkatan sebesar Rp4,95 miliar atau 13,12% menjadi Rp42,67 miliar di tahun 2024, dibandingkan tahun 2023 sebesar Rp37,72 miliar.

Sementara itu, beban bunga yang dibayarkan untuk simpanan dari bank lain tercatat mengalami peningkatan, dari Rp13,60 miliar pada tahun 2023 menjadi Rp17,65 miliar pada tahun 2024.

Interest Income

Interest income in 2024 reached Rp1.89 trillion, 9.41% increase or Rp162.51 billion from Rp1.73 trillion in the previous year. Interest income from loans contributed 66.51% of total interest income.

Meanwhile, placements in securities and placements with Bank Indonesia and other Banks contributed 21.55% and 5.13%, respectively, to the Bank's total interest income.

Loans interest income in 2024, amounted to Rp1.26 trillion, a 7.50% increase from Rp1.17 trillion of previous year. Also, interest income from securities in 2024 amounted to Rp407.02 billion, a 45.82% increase compared to Rp279.13 billion in 2023. This change is caused by the increase in interest income in segments other than credit or interest income from treasury, such as income from marketable securities, placement with other banks, and current accounts with banks.

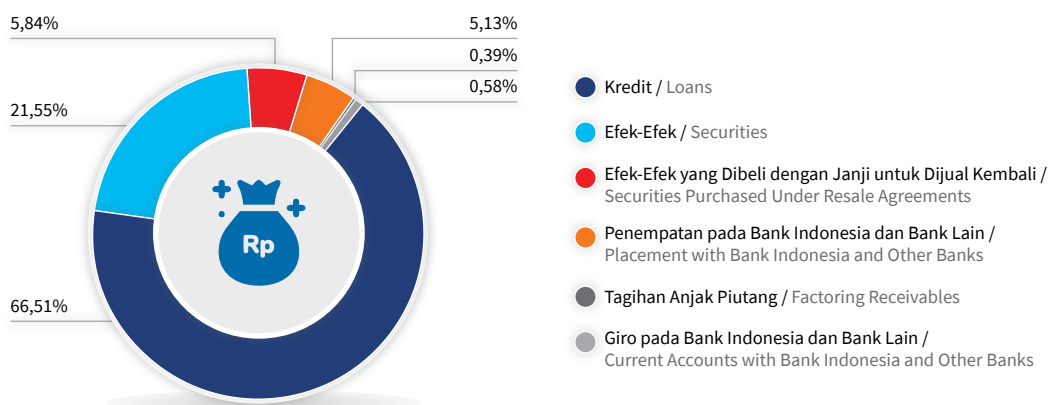
Interest Expense

In 2024, interest expense was recorded at Rp1.18 trillion, a Rp159.43 billion increase or 15.68% compared to Rp1.02 trillion in 2023. This was due to the tight liquidity in the market, which resulted in relatively high funding costs.

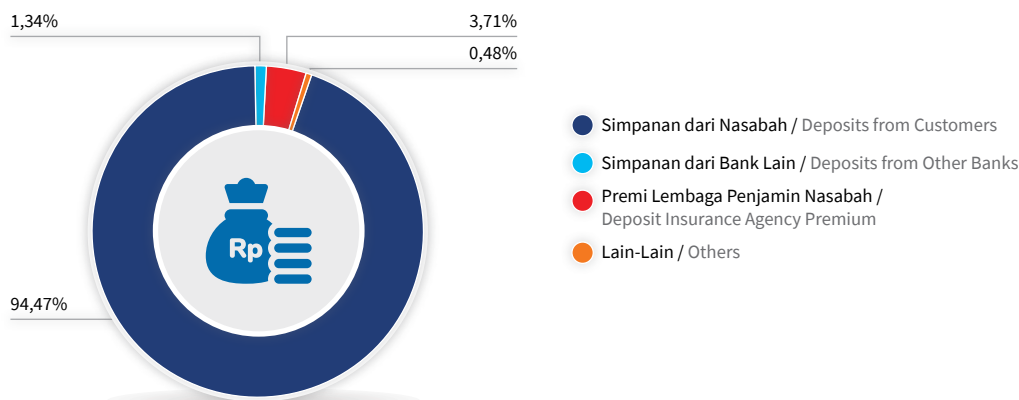
The interest expense paid by the Bank for customer deposits in 2024 reached Rp1.10 trillion, a Rp144.57 billion increase or 15.05% from Rp960.40 billion in 2023. However, with the increasing customer deposits, the government guarantee premium interest expense also increased by Rp4.95 billion or 13.12% to Rp42.67 billion in 2024, compared to Rp37.72 billion in 2023.

Meanwhile, interest expense paid for deposits from other banks recorded an increase, from Rp13.60 billion in 2023 to Rp17.65 billion in 2024.

Komposisi Pendapatan Bunga
Composition of Interest Income



Komposisi Beban Bunga Composition of Interest Expense



Pendapatan Operasional Selain Bunga Operating Income in Addition to Interest

(dalam jutaan Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2023	2024	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Provisi dan Komisi Bersih	6.163	11.943	5.780	93,79	Fees and Commissions
Keuntungan Penjualan Efek-Efek yang Diklasifikasikan Tersedia untuk Dijual dan Dimiliki untuk Diperdagangkan	24.667	11.681	(12.986)	(52,65)	Gains on Sale of Marketable Securities Classified as Available for Sale and Held for Trading
Pendapatan Operasional Lainnya	28.407	24.462	(3.945)	(13,89)	Other Operating Income
Pendapatan Operasional Selain Bunga	59.237	48.086	(11.151)	(18,82)	Total Operating Income in Addition to Interest

Pada tahun 2024, pendapatan operasional selain bunga tercatat sebesar Rp48,09 miliar, menurun 18,82% atau Rp11,15 miliar dibanding tahun 2023 sebesar Rp59,24 miliar. Porsi pendapatan operasional lainnya tahun 2024 sebesar 50,87% dari total pendapatan operasional selain bunga, meningkat dibandingkan realisasi tahun sebelumnya yang sebesar 47,95%. Sementara itu, pendapatan provisi dan komisi bersih berkontribusi sebesar 24,84% terhadap total pendapatan operasional selain bunga.

In 2024, operating income in addition to interest was recorded at Rp48.09 billion, a 18.82% decrease or Rp11.15 billion compared to Rp59.24 billion recorded in 2023. The portion of other operating income in 2024 reached 50.87% of total operating income in addition to interest, an increase compared to 47.95% of the previous year. Meanwhile, net fees and commissions contributed 24.84% of total operating income in addition to interest.

Beban Operasional Lainnya Other Operating Expenses

(dalam jutaan Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2023	2024	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Penyisihan Kerugian Penurunan Nilai	117.937	188.899	70.962	60,17	Provision for Impairment Losses
Beban Tenaga Kerja	219.809	277.127	57.318	26,08	Personnel Expenses
Beban Umum dan Administrasi	150.748	173.831	23.083	15,31	General and Administrative Expenses
Beban Lain-Lain	13.186	13.826	640	4,85	Other Expenses
Total Beban Operasional Lainnya	501.680	653.683	152.003	30,30	Total Other Operating Expenses



Pada tahun 2024, beban operasional tercatat sebesar Rp653,68 miliar, meningkat Rp152,00 miliar atau 30,30% dibandingkan tahun sebelumnya sebesar Rp501,68 miliar. Hal ini dipengaruhi oleh adanya penambahan sumber daya manusia (SDM) baru, pembukaan kantor baru, penambahan infrastruktur, dan biaya jaringan sehubungan relokasi kantor pusat serta biaya promosi yang ditujukan untuk meningkatkan *branding* Bank kepada masyarakat.

In 2024, operating expenses were recorded at Rp653.68 billion, a Rp152.00 billion increase or 30.30% compared to Rp501.68 billion of the previous year. It was due to the addition of new hiring of human resources, the opening of new offices, the addition of infrastructure, and network-related costs due to head office relocation, and promotional costs intended to improve the Bank's branding to the public.

Beban Cadangan Kerugian Penurunan Nilai (CKPN) atas Aset Keuangan

Allowance for Impairment Losses (CKPN) of Financial Assets Expenses

(dalam jutaan Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2023	2024	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Saldo Awal	237.567	335.229	97.662	41,11	Beginning Balance
Pengukuran Kembali Bersih Penyisihan Kerugian	92.293	251.517	159.224	172,52	Net Remeasurement of Allowance
Aset Keuangan Baru yang Diterbitkan atau Dibeli	38.392	158.587	120.195	313,07	New Financial Assets Issued or Purchased
Aset Keuangan yang Dihentikan Pengakuannya	(27.207)	(221.668)	194.461	714,75	Financial Assets Derecognized
Aset Keuangan yang Dihapus Buku	(5.854)	(211.685)	(205.831)	3.516,07	Financial Assets Written Off
Selisih Kurs dan Perubahan Lainnya	38	(466)	(504)	(1.326,32)	Foreign Exchange and Other Movements
Saldo Akhir	335.229	311.514	(23.715)	(7,07)	Ending Balance

Pada tahun 2024, cadangan kerugian penurunan nilai (CKPN) aset keuangan yang telah dibentuk tercatat sebesar Rp311,51 miliar, menurun 7,07% dibandingkan dengan tahun 2023 yang sebesar Rp335,23 miliar. Penurunan ini mencerminkan perbaikan kualitas aset dan pengelolaan risiko kredit yang lebih baik. Meskipun demikian, Bank tetap menerapkan prinsip kehati-hatian dengan membentuk beban kerugian penurunan nilai sebesar Rp188,90 miliar pada tahun 2024, menggunakan metode penghitungan CKPN sesuai standar akuntansi yang berlaku.

In 2024, Allowance for Impairment Losses (CKPN) of financial assets that have been set aside was recorded at Rp311.51 billion, a 7.07% decrease compared to Rp335.23 billion in 2023. This decrease reflects improvements in terms of asset quality and better credit risk management. Nevertheless, the Bank continues implementing the prudence principle by establishing an impairment losses expense of Rp188.90 billion in 2024, by applying the CKPN calculation in accordance with applicable the accounting standards.

Laporan Posisi Keuangan Statement of Financial Position

Total Aset

Total Assets

(dalam jutaan Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2023	2024	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Kas	71.563	138.875	67.312	94,06	Cash
Giro pada Bank Indonesia	1.600.005	1.203.006	(396.999)	(24,81)	Current Account with Bank Indonesia
Giro pada Bank Lain	178.893	166.358	(12.535)	(7,01)	Current Account with Other Banks
Penempatan pada Bank Indonesia dan Bank Lain	3.172.485	2.348.941	(823.544)	(25,96)	Placement with Bank Indonesia and Other Banks
Efek-Efek (Bersih)	4.369.596	6.557.214	2.187.618	50,06	Securities (Net)
Efek-Efek yang Dibeli dengan Janji Dijual Kembali	2.146.197	246.420	(1.899.777)	(88,52)	Securities Purchased under Resale Agreements
Kredit yang Diberikan (Bersih)	12.341.957	12.838.928	496.971	4,03	Loans Disbursed (Net)
Tagihan Akseptasi	93.020	60.286	(32.734)	(35,19)	Acceptance Receivables

Uraian	2023	2024	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Tagihan Derivatif	1.471	574	(897)	(60,98)	Derivative Receivables
Piutang Bunga	88.972	95.283	6.311	7,09	Interest Receivables
Beban Dibayar Dimuka	7.984	14.481	6.497	81,38	Prepaid Expenses
Aset Pajak Tangguhan - Neto	32.717	29.985	(2.732)	(8,35)	Deferred Tax assets - net
Aset Tetap dan Aset Hak Guna - Neto	121.058	238.163	117.105	96,73	Fixed Assets and Right of use Assets - Net
Aset Lain-Lain	158.662	498.220	339.558	214,01	Other Assets
Total Aset	24.384.580	24.436.734	52.154	0,21	Total Assets

Per 31 Desember 2024, total aset Bank INA tercatat sebesar Rp24,44 triliun, meningkat sebesar 0,21% dibandingkan dengan posisi akhir tahun 2023 yang sebesar Rp24,38 triliun. Kontributor terbesar terhadap total aset pada tahun 2024 adalah kredit yang diberikan sebesar 52,54%, meningkat dibandingkan tahun sebelumnya yang sebesar 50,61%. Dalam rangka mengoptimalkan pendapatan bunga sekaligus menjaga tingkat likuiditas, Bank INA juga melakukan penempatan dana pada surat berharga, bank lain, dan Bank Indonesia, yang berfungsi sebagai *secondary reserves*.

As of December 31, 2024, the total assets of Bank INA was recorded at Rp24.44 trillion, a 0.21% increase compared to the end of 2023 position of Rp24.38 trillion. The largest contributor to the total assets in 2024 was loans disbursed, amounting to 52.54%, an increase from 50.61% in the previous year. To optimize interest income while maintaining its liquidity level, Bank INA also conducts placements in securities, other banks, and Bank Indonesia, as secondary reserves.

Kredit yang diberikan (bersih) mengalami peningkatan sebesar 4,03% menjadi Rp12,84 triliun pada tahun 2024 dari Rp12,34 triliun di tahun 2023. Investasi pada efek-efek mencatat peningkatan sebesar 50,06%, dari Rp4,37 triliun di tahun 2023 menjadi Rp6,56 triliun di tahun 2024. Sementara itu, penempatan pada Bank Indonesia dan bank lain pada akhir tahun 2024 tercatat sebesar Rp2,35 triliun, menurun dibandingkan tahun sebelumnya yang sebesar Rp3,17 triliun.

In 2024, loans (net) disbursed increased by 4.03% to Rp12.84 trillion from Rp12.34 trillion in 2023. Investments in securities recorded a 50.06% increase, from Rp4.37 trillion in 2023 to Rp6.56 trillion in 2024. Meanwhile, as of end of 2024, placements with Bank Indonesia and other banks were recorded at Rp2.35 trillion, a decrease from Rp3.17 trillion in the previous year.

Investasi pada Efek-Efek Investment in Marketable Securities

(dalam jutaan Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2023	2024	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Obligasi Repo	253.955	2.313.796	2.059.841	811,10	Repo Bonds
Obligasi Reksa Dana	107.011	92.659	(14.352)	(13,41)	Mutual Funds
Obligasi Pemerintah	1.072.854	1.517.549	444.695	41,45	Government Bonds
Obligasi Korporasi	2.935.801	2.633.219	(302.582)	(10,31)	Corporate Bonds
Cadangan Kerugian Penurunan Nilai	(25)	(9)	16	(64,00)	Allowance for Impairment Losses
Total	4.369.596	6.557.214	2.187.618	50,06	Total

Pada tahun 2024, investasi pada efek-efek mengalami peningkatan sebesar 50,06%, dari Rp4,37 triliun pada tahun 2023 menjadi Rp6,56 triliun pada tahun 2024, terutama disebabkan oleh peningkatan signifikan pada instrumen obligasi *repo*. Namun demikian, beberapa instrumen seperti reksa dana mengalami penurunan nilai tercatat, seiring dengan koreksi harga pasar akibat kenaikan suku bunga acuan Bank Indonesia yang berdampak pada penurunan nilai wajar portofolio tertentu.

In 2024, investments in securities experienced 50.06% increase, from Rp4.37 trillion in 2023 to Rp6.56 trillion in 2024, primarily caused by the significant increase in repo bonds instrument. Nevertheless, some other instruments such as mutual funds experienced declining carrying values, which were in line with market price corrections due to increase of Bank Indonesia's benchmark interest rate, which led to decreased fair value of certain portfolios.



Peningkatan efek-efek merupakan strategi pengelolaan likuiditas Bank dengan mengalokasikan dana kepada aset-aset yang memberikan imbal hasil yang lebih tinggi dengan risiko yang tetap terukur.

The increase in marketable securities is the Bank's liquidity management strategy by allocating funds to assets that provide higher returns with measurable risks.

Penempatan pada Bank Indonesia dan Bank Lain

Placements with Bank Indonesia and Other Banks

(dalam jutaan Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2023	2024	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Penempatan pada Bank Indonesia	1.643.162	1.347.182	(295.980)	(18,01)	Placements with Bank Indonesia
Penempatan pada Bank Lain	1.530.000	1.002.071	(527.929)	(34,51)	Placements with Other Banks
Cadangan Kerugian Penurunan Nilai	(677)	(312)	(365)	(53,91)	Allowance for Impairment Losses
Total	3.172.485	2.348.941	(823.543)	(25,96)	Total

Pada tahun 2024, penempatan pada Bank Indonesia dan bank lain tercatat sebesar Rp2,35 triliun, menurun 25,96% dibandingkan tahun 2023 sebesar Rp3,17 triliun. Kondisi ini dipengaruhi oleh menurunnya penempatan pada lain sebesar Rp527,93 triliun.

In 2024, placements with Bank Indonesia and other banks were recorded at Rp2.35 trillion, a 25.96% decrease compared to Rp3.17 trillion in 2023. This condition was mainly due to decrease in placements with other banks amounting to Rp527.93 billion.

Kredit

Pada tahun 2024, kredit yang diberikan mencapai Rp13,15 triliun. Jumlah tersebut meningkat 3,73% dibandingkan dengan pencapaian di tahun 2023 sebesar Rp12,68 triliun.

Loans

Loans disbursed in 2024 reached Rp13.15 trillion. This amount was 3.73% increase compared to Rp12.68 trillion in 2023.

Kredit Berdasarkan Jenis Penggunaan

Loans by Type of Use

(dalam jutaan Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2023	2024	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
MODAL KERJA					
WORKING CAPITAL					
Pihak Berelasi	166.945	291.725	124.780	74,74	Related Party
Pihak Ketiga	7.187.733	7.932.912	745.179	10,37	Third Party
Dolar Amerika Serikat	34.636	54.246	19.610	56,62	US Dollars
Total Kredit Modal Kerja	7.389.314	8.278.883	889.569	12,04	Total Working Capital Loans
INVESTASI					
INVESTMENTS					
Pihak Berelasi	-	23.752	23.752	100,00	Related Party
Pihak Ketiga	4.859.162	4.179.910	(679.252)	(13,98)	Third Party
Total Kredit Investasi	4.859.162	4.203.662	(655.500)	(13,49)	Total Investment Loans
Konsumsi					
Pihak Berelasi	711	504	(207)	(29,11)	Related Party
Pihak Ketiga	427.999	667.393	239.394	55,93	Third Party
Total Kredit Konsumsi	428.710	667.897	239.187	55,79	Total Consumer Loans
Total Kredit	12.677.186	13.150.442	473.256	3,73	Total Loans

Berdasarkan jenis penggunaannya, penyaluran kredit pada tahun 2024 didominasi oleh kredit modal kerja sebesar Rp8,28 triliun, meningkat 12,04% dibandingkan tahun 2023 yang sebesar Rp7,39 triliun. Kredit konsumsi juga mengalami pertumbuhan signifikan sebesar 55,79%, dari Rp428,71 miliar menjadi Rp667,90 miliar. Sementara itu, kredit investasi mengalami penurunan sebesar 13,49%, dari Rp4,86 triliun pada tahun sebelumnya menjadi Rp4,20 triliun pada tahun 2024.

Adapun tingkat suku bunga rata-rata per tahun tercatat sebesar 10,88% untuk kredit modal kerja, 10,19% untuk kredit investasi, dan 10,92% untuk kredit konsumsi.

According to type of use, loans disbursement in 2024 was dominated by working capital loans, which amounted to Rp8.28 trillion, a 12.04% increase compared to Rp7.39 trillion in 2023. Consumer loans also recorded significant growth of 55.79%, from Rp428.71 billion to Rp667.90 billion. Meanwhile, investment loans decreased by 13.49%, from Rp4.86 trillion in the previous year to Rp4.20 trillion in 2024.

Whereas the average annual interest rates was recorded at 10.88% for working capital loans, 10.19% for investment loans, and 10.92% for consumer loans.

Kredit Berdasarkan Sektor Ekonomi Loans by Economic Sector

(dalam jutaan Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2023	2024	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Jasa-Jasa Dunia Usaha	1.821.239	2.276.148	454.909	24,98	Business Services
Perdagangan, Restoran, dan Hotel	3.574.529	3.688.544	114.015	3,19	Trading, Restaurants, and Hotels
Jasa-Jasa Sosial Kemasyarakatan	324.178	647.187	323.009	99,64	Public Services
Industri Pengolahan dan Manufaktur	2.549.930	3.343.703	793.773	31,13	Processing and Manufacturing Industries
Pertambangan	959.221	583.351	(375.870)	(39,18)	Mining
Pertanian dan Perkebunan	921.315	616.158	(305.157)	(33,12)	Agriculture and Plantations
Transportasi, Pergudangan, dan Komunikasi	658.356	397.100	(261.256)	(39,68)	Transportation, Warehousing, and Communications
Listrik, Gas, dan Air	241.302	103.302	(138.000)	(57,19)	Electricity, Gas, and Water
Konstruksi	912.679	781.149	(131.530)	(14,41)	Construction
Lain-Lain	714.437	713.800	(637)	(0,09)	Others
Total Kredit	12.677.186	13.150.442	473.256	3,73	Total Loans

Berdasarkan sektor ekonomi, penyaluran kredit Bank INA pada tahun 2024 masih didominasi oleh sektor perdagangan, restoran, dan hotel, dengan kontribusi sebesar 28,05%, sedikit menurun dibandingkan tahun sebelumnya yang sebesar 28,20%. Kontribusi besar lainnya berasal dari sektor jasa-jasa dunia usaha, sebesar 17,31%, meningkat dari 14,37% pada tahun 2023, serta sektor jasa-jasa kemasyarakatan yang meningkat menjadi 4,92%, dari sebelumnya 2,56%.

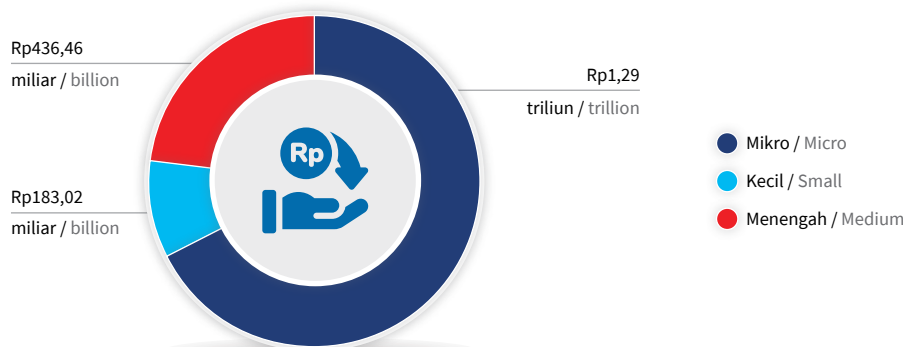
Selain itu, sektor pertambangan serta sektor jasa-jasa usaha dunia mengalami penurunan dan peningkatan masing-masing 39,18% dan 24,98% menjadi Rp583,35 miliar dan Rp2,28 triliun, sedangkan sektor industri pengolahan dan manufaktur meningkat 31,13% menjadi Rp3,34 triliun.

According to the economic sector, loans disbursement made by Bank INA in 2024 was still dominated by trading, restaurants, and hotels sector, with 28.05% contribution, a slight decrease from 28.20% in the previous year. Another major contributions were made by the business services sector of 17.31%, a 14.37% increase from 2023, and public services sector, that increased to 4.92% from 2.56% previously.

In addition, the mining sector and global business services sector experienced a decrease and an increase of 39.18% and 24.98% respectively, to Rp583.35 billion and Rp2.28 trillion, while the manufacturing and processing industry sector increased by 31.13% to Rp3.34 trillion.



Kredit UMKM MSME Loans



Pada 2024, Bank INA telah menyalurkan kredit usaha mikro, kecil, dan menengah (UMKM) sebesar Rp1,92 triliun atau mencapai 14,57% dari total kredit yang diberikan, menurun dibandingkan tahun sebelumnya sebesar Rp2,69 triliun. Pemberian kredit pada sektor usaha mikro dan menengah turun 36,15% dan 54,91% menjadi Rp1,29 triliun dan Rp183,02 miliar. Sementara itu, pemberian kredit pada sektor usaha kecil mencapai Rp436,46 miliar, meningkat 75,61% dari Rp248,54 miliar di tahun 2023.

In 2024, Bank INA has disbursed micro, small, and medium enterprise (MSME) loans amounting to Rp1.92 trillion, or 14.57% of the total loans disbursed, a decrease from Rp2.69 trillion disbursed in the previous year. The disbursement of credit to the micro and medium business sectors decreased by 36.15% and 54.91% to Rp1.29 trillion and Rp183.02 billion, respectively. Meanwhile, credit disbursement to the small business sector reached Rp436.46 billion, an increase of 75.61% from Rp248.54 billion in 2023.

Kredit Berdasarkan Kolektibilitas Loans Based on Collectability

(dalam jutaan Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2023	2024	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Lancar	11.654.847	11.883.260	228.413	1,96	Current
Dalam Perhatian Khusus	586.147	812.130	225.983	38,55	Special Mention
Kurang Lancar	170.316	150.279	(20.037)	(11,76)	Substandard
Diragukan	26.473	34.350	7.877	29,75	Doubtful
Macet	239.403	270.423	31.020	12,96	Loss
Total	12.677.186	13.150.442	473.256	3,73	Total

Rasio kredit bermasalah (*non-performing loan/NPL*) Bank INA pada tahun 2024 mengalami sedikit peningkatan, dengan NPL *gross* tercatat sebesar 3,46% dan NPL *net* sebesar 2,20%, dibandingkan masing-masing 3,44% dan 1,69% pada tahun sebelumnya.

In 2024, Bank INA's non-performing loan (NPL) ratio had a slight increase, with 3.46% of recorded gross NPL and 2.20% of net NPL, compared to 3.44% and 1.69%, respectively, of previous year.

Kredit bermasalah pada akhir tahun 2024 tercatat sebesar Rp455,05 miliar, meningkat 4,32% dibandingkan akhir tahun 2023 sebesar Rp436,19 miliar. Sementara itu, kredit yang direstrukturisasi pada akhir tahun 2024 adalah Rp734,76 miliar, meningkat dibandingkan tahun sebelumnya yang sebesar Rp366,17 miliar, dengan cadangan kerugian penurunan nilai masing-masing sebesar Rp40,17 miliar dan Rp84,22 miliar. Agunan yang diambil alih (AYDA) pada tahun 2024 sebesar Rp172,33 miliar.

Non-performing loans at the end of 2024 was recorded at Rp455.05 billion, a 4.32% increase compared to Rp436.19 billion at the end of 2023. Meanwhile, restructured loans at the end of 2024 was recorded at Rp734.76 billion, an increase compared to Rp366.17 billion in previous year, with reserves for impairment of losses of Rp40.17 billion and Rp84.22 billion, respectively. Repossessed collaterals in 2024 amounted to Rp172.33 billion.

Batas Maksimum Pemberian Kredit (BMPK)

Untuk pendanaan kepada pihak terkait dan penyediaan dana besar, Bank senantiasa memperhatikan prinsip kehati-hatian dan berpedoman pada ketentuan tentang Batas Maksimum Pemberian Kredit (BMPK). Sepanjang tahun 2024, tidak terdapat pelampauan maupun pelanggaran terhadap batas maksimum pemberian kredit. *Outstanding* kredit kepada pihak terkait pada tahun 2024 adalah Rp428,27 miliar atau 5,89% dari total modal, sedangkan pada tahun 2023 kredit kepada pihak terkait sebesar Rp390,89 miliar.

Legal Lending Limit (LLL)

For funding to related parties and provision of large funds, the Bank always adheres to the prudence principle and provisions regarding the Legal Lending Limit (LL). Throughout 2024, there was no exceedances or violations of the maximum lending limit. Outstanding credit to related parties in 2024 amounted to Rp428.27 billion or 5.89% of total capital, while in 2023, credit to related parties was Rp390.89 billion.

Liabilitas
Liabilities

(dalam jutaan Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2023	2024	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Liabilitas Segera	28.436	22.836	(5.600)	(19,69)	Current Liabilities
Simpanan dari Nasabah	19.315.909	20.127.216	811.307	4,20	Customer Deposits
Pihak Berelasi	5.200.509	3.499.944	(1.700.565)	(32,70)	Related Parties
Pihak Ketiga	14.115.400	16.627.272	2.511.872	17,80	Third Parties
Simpanan dari Bank Lain	966.590	405.408	(561.182)	(58,06)	Deposits from other Banks
Utang Pajak	25.924	23.904	(2.020)	(7,79)	Tax Payables
Liabilitas Imbalan Kerja	21.661	27.451	5.790	26,73	Employee Benefit Liabilities
Efek-efek yang Dijual dengan Janji Dibeli Kembali	239.027	-	(239.027)	(100,00)	Securities Sold under Repurchase Agreements
Liabilitas Akseptasi	93.108	60.343	(32.765)	(35,19)	Acceptance Payables
Liabilitas Derivatif	90	1.127	1.037	1.152,22	Derivative Payables
Utang Bunga	41.478	45.631	4.153	10,01	Interest Payables
Liabilitas Lain-Lain	96.199	109.844	13.645	14,18	Other Payables
Total Liabilitas	20.828.422	20.823.760	(4.662)	(0,02)	Total Liabilities

Total liabilitas Bank hingga akhir tahun 2024 tercatat sebesar Rp20,82 triliun, mengalami penurunan sebesar Rp4,66 miliar atau 0,02 % dibandingkan tahun 2023 yang mencapai Rp20,83 triliun. Kondisi ini terutama didorong oleh menurunnya simpanan nasabah sebesar Rp811,31 triliun.

At the end of 2023, the Bank's total liabilities were recorded at Rp20.82 trillion, a Rp4.66 billion decrease or 0.02% compared to Rp20.83 trillion in 2023. This condition was mainly due to the decrease in customer deposits of Rp811.31 trillion.

Simpanan Nasabah
Customer Deposits

(dalam jutaan Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2023	2024	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Giro	5.595.812	4.113.768	(1.482.044)	(26,48)	Current Accounts
Tabungan	695.465	825.453	129.988	18,69	Savings
Deposito	13.024.632	15.187.995	2.163.363	16,61	Deposits
Total	19.315.909	20.127.216	811.307	4,20	Total

Pada tahun 2024, simpanan nasabah yang terdiri dari giro, tabungan, dan deposito tercatat sebesar Rp20,13 triliun, meningkat Rp811,31 miliar atau 4,20% dibandingkan tahun 2023 yang sebesar Rp19,31 triliun.

In 2024, customer deposits consisting of the current accounts, savings, and deposits, were recorded at Rp20.13 trillion, a Rp811.31 billion increase or 4.20% compared to Rp19.31 trillion in 2023.



Secara rinci, simpanan giro tercatat sebesar Rp4,11 triliun, mengalami penurunan sebesar 26,48% dibandingkan tahun sebelumnya. Sebaliknya, simpanan tabungan dan deposito masing-masing mengalami peningkatan sebesar 18,69% dan 16,61%, menjadi Rp825,45 miliar dan Rp15,19 triliun.

Selain itu, penempatan dana pihak ketiga dari pihak berelasi pada tahun 2024 tercatat sebesar Rp3,50 triliun, menurun 32,70% dibandingkan tahun sebelumnya. Dana ini terdiri atas simpanan giro sebesar Rp3,71 triliun, tabungan sebesar Rp2,77 miliar, dan deposito sebesar Rp1,49 triliun.

In details, the current accounts was recorded at Rp4.11 trillion, a 26.48% decrease compared to the previous year. In contrast, savings and deposits increased by 18.69% and 16.61%, respectively, amounted to Rp825.45 billion and Rp15.19 trillion.

In addition, placement of third-party funds from related parties in 2024 amounted to Rp3.50 trillion, a 32.70% decrease compared to the previous year. These funds consisted of Rp3.71 trillion of current accounts, Rp2.77 billion of savings, and Rp1.49 trillion of deposits.

Ekuitas Equity

(dalam jutaan Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2023	2024	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Modal Saham	613.472	613.472	-	-	Capital Stock
Tambahan Modal Disetor	2.482.288	2.482.288	-	-	Additional Paid-in Capital
Laba atau Rugi Komprehensif	2.841	(23.006)	(25.847)	(909,79)	Comprehensive Income or Loss
Saldo Laba	457.557	540.220	82.663	18,07	Retained Earnings
Total Ekuitas	3.556.158	3.612.974	56.816	1,60	Total Equity

Pada tahun 2024, total ekuitas Bank mencapai Rp3,61 triliun, meningkat 1,60% dari tahun 2023 yang tercatat sebesar Rp3,56 triliun.

In 2024, the Bank has a total equity of Rp3.61 trillion, a 1.60% increase from Rp3.56 trillion recorded in 2023.

Laporan Arus Kas Statement of Cash Flows

(dalam jutaan Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2023	2024	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Arus Kas Bersih (untuk) dari Kegiatan Operasi	72.808	1.134.960	1.062.152	1.458,84	Net Cash Flows (for)/ from Operating Activities
Arus Kas Bersih (untuk) dari Kegiatan Investasi	467.063	(2.274.175)	(2.741.238)	(586,91)	Net Cash Flows (for)/from Investing Activities
Arus Kas Bersih (untuk) dari Kegiatan Pendanaan	(24.823)	(26.918)	(2.095)	8,44	Net Cash Flows (for)/from Funding Activities
(Penurunan)/Kenaikan Bersih Kas dan Setara Kas	515.048	(1.166.133)	(1.681.181)	(326,41)	(Decrease)/Increase of Cash and Cash Equivalents
Posisi Kas dan Setara Kas di Awal tahun	4.508.582	5.023.630	515.048	11,42	Cash and Cash Equivalents at the Beginning of the Year
Posisi Kas dan Setara Kas di Akhir Tahun	5.023.630	3.857.497	(1.166.1330)	(23,21)	Cash and Cash Equivalents at the End of the Year

Pada tahun 2024, posisi kas dan setara kas tercatat sebesar Rp3,86 triliun, menurun 23,21% dibandingkan tahun 2023 yang mencapai Rp5,02 triliun. Kas dan setara kas terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, serta efek-efek yang jatuh tempo dalam 3 bulan atau kurang sejak tanggal perolehan.

In 2024, cash and cash equivalents was recorded at Rp3.86 trillion, a 23.21% decrease compared to Rp5.02 trillion in 2023. Cash and cash equivalents consist of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, as well as securities with maturities of 3 months or less from the date of acquisition.

Arus Kas dari Kegiatan Operasi

Arus kas bersih yang diperoleh dari aktivitas operasi selama tahun 2024 mencapai Rp1,13 triliun, mengalami peningkatan sebesar Rp1,06 triliun. Peningkatan ini terutama dipengaruhi oleh kondisi pasar yang mengalami pengetatan likuiditas, sehingga berdampak pada tingkat biaya dana yang relatif tinggi.

Arus Kas untuk Kegiatan Investasi

Arus kas bersih yang digunakan untuk aktivitas investasi selama tahun 2024 mencapai Rp2,27 triliun, mengalami peningkatan sebesar Rp2,74 triliun. Arus kas masuk berasal dari penjualan efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain dan penerimaan efek-efek yang telah jatuh tempo sebesar Rp2,86 triliun. Sementara itu, arus kas keluar digunakan untuk pembelian efek-efek sebesar Rp5,01 triliun, perolehan aset tetap sebesar Rp106,45 miliar, dan perolehan aset hak guna sebesar Rp25,78 miliar.

Arus Kas dari Kegiatan Pendanaan

Arus kas bersih yang diperoleh dari aktivitas pendanaan selama tahun 2024 sebesar Rp26,92 miliar yang berupa penerimaan dari pembayaran liabilitas sewa.

Kemampuan Membayar Utang

Kemampuan Bank membayar utang dapat dilihat dari profil solvabilitas berupa perhitungan rasio kecukupan modal dan likuiditas melalui perhitungan *loan to funding ratio* (LFR).

Rasio Kecukupan Modal

Rasio solvabilitas menunjukkan kemampuan Bank dalam membayar kewajiban-kewajiban, khususnya kewajiban jangka panjang, dengan memperhitungkan risiko kredit, operasional, dan pasar. Pada tahun 2024, rasio solvabilitas sebesar 25,70%, mengalami penurunan dari tahun sebelumnya sebesar 26,10%. Penurunan ini seiring dengan penyaluran kredit dan penempatan pada surat berharga yang dilakukan Bank sepanjang tahun 2024.

Sementara itu, aset tertimbang menurut risiko (ATMR) untuk risiko kredit, pasar, dan operasional pada tanggal 31 Desember 2024 sebesar Rp14,40 triliun, meningkat sebesar Rp576,22 miliar dibandingkan dengan posisi 31 Desember 2023 yang sebesar Rp14,48 triliun. Peningkatan ini sejalan dengan pertumbuhan aset keuangan yang dimiliki Bank.

Pada tahun 2024, modal inti mencapai Rp3,48 triliun, mengalami kenaikan dari tahun sebelumnya yang sebesar Rp3,47 triliun. Selain itu, modal pelengkap meningkat menjadi Rp161,01 miliar di tahun 2024 dari Rp156,65 miliar di tahun 2023 dan berkontribusi 4,43 % terhadap total modal.

Loan to Funding Ratio

Loan to funding ratio (LFR) adalah salah satu indikator yang digunakan oleh Bank untuk menilai likuiditas. Pada akhir tahun 2024, rasio LFR tercatat sebesar 65,34%, meningkat dibandingkan dengan tahun 2023 yang berada di angka 65,60%.

Cash Flow from Operating Activities

Throughout 2024, net cash flow from operating activities reached Rp1.13 trillion, a Rp1.06 trillion increase. This increase was primarily due to the tightening liquidity in the market, which resulted in relatively high funding costs.

Cash Flow for Investing Activities

Throughout 2024, net cash flow for investing activities reached Rp2.27 trillion, a Rp2.74 trillion increase. Cash inflows from the sale of marketable securities classified as fair value through other comprehensive income and receipt of maturing securities amounted to Rp2.86 trillion. Meanwhile, cash outflows were used for marketable securities purchases amounted to Rp5.01 trillion, acquisition of fixed assets of Rp106.45 billion, and acquisition of right-of-use assets amounted to Rp25.78 billion.

Cash Flow from Funding Activities

Throughout 2024, net cash flow from financing activities in 2024 amounted to Rp26.92 billion, in the form of proceeds from lease liability payments.

Debt Service Ability

The Bank's debt service ability is reflected in the solvency profile in the form of capital adequacy ratio and liquidity ratio through calculation of loan to funding ratio (LFR).

Capital Adequacy Ratio

The capital adequacy ratio reflects the Bank's ability to meet its obligations, particularly the long-term obligations, by considering the credit, operational, and market risks. In 2024, the solvency ratio was 25.70%, a decrease from 26.10% in the previous year. This decline is in line with the disbursement of loans and placements in securities conducted by the Bank throughout 2024.

Meanwhile, Risk-Weighted Assets (RWA) for credit, market, and operational risks as of December 31, 2024, amounted to 14.40 trillion, a Rp576.22 billion increase compared to Rp14.48 trillion as of December 31, 2023. This increase is in line with the growth of financial assets owned by the Bank.

In 2024, the core capital reached Rp3.48 trillion, an increase from Rp3.47 trillion in previous year. In addition, supplementary capital increased to Rp161.01 billion in 2024, from Rp156.65 billion in 2023, and contributed 4.43% towards total capital.

Loan to Funding Ratio

Loan to Funding Ratio (LFR) is one of the indicators used by the Bank to assess liquidity. At the end of 2024, LFR was recorded at 65.34%, an increase from 65.60% in 2023.



Bank memantau likuiditas dengan menjaga rasio alat likuid. Pemantauan harian dilakukan pada rasio alat likuid terhadap *non-core deposit* (AL/NCD) dan dana pihak ketiga (AL/DPK). Rata-rata rasio AL/NCD dan AL/DPK selama tahun 2024 masing-masing mencapai 187,92% dan 30,54%, nilai ini melampaui rekomendasi Otoritas Jasa Keuangan, yaitu 50% untuk AL/NCD dan 10% untuk AL/DPK.

Tingkat Kolektibilitas Piutang

Bank INA menghitung kolektibilitas piutang dengan menggunakan rasio kredit bermasalah (*non-performing loan/NPL*). Pada akhir tahun 2024, rasio NPL *gross* tercatat sebesar 3,46%, mengalami sedikit kenaikan dari 3,44% pada akhir tahun 2023. Rasio NPL-*net* juga meningkat menjadi 2,20%, dibandingkan 1,69% pada tahun sebelumnya.

Sementara itu, rasio aset produktif bermasalah terhadap total aset produktif pada tahun 2024 tercatat sebesar 1,80%, meningkat dibandingkan tahun 2023 yang sebesar 1,75%.

Rentabilitas

Rasio rentabilitas digunakan untuk menilai efektivitas Bank dalam menghasilkan keuntungan dari modal yang diinvestasikan atau aset yang dimiliki. Rasio rentabilitas tercermin dalam perhitungan imbal hasil atas aset (ROA), imbal hasil atas ekuitas (ROE), pendapatan bunga bersih (NIM), serta rasio beban operasional terhadap pendapatan operasional (BOPO).

Imbal Hasil atas Aset (ROA)

Rasio laba terhadap jumlah aset (*return on asset/ROA*) pada tahun 2024 sebesar 0,44%, menurun dibandingkan tahun 2023 yang sebesar 1,17%.

Imbal Hasil atas Ekuitas (ROE)

Imbal hasil atas ekuitas (*return on equity/ROE*) tahun 2024 tercatat sebesar 2,35%, menurun dibandingkan tahun 2023 yang sebesar 6,14%. Kondisi ini dipengaruhi oleh peningkatan modal inti.

Pendapatan Bunga Bersih (NIM)

Margin bunga bersih dibukukan pada tahun 2024 berhasil dibukukan sebesar 3,29%, meningkat dibandingkan tahun 2023 yang sebesar 3,12%.

Beban Operasional Terhadap Pendapatan Operasional (BOPO)

Rasio beban operasional terhadap pendapatan operasional Bank INA tahun 2024 sebesar 93,87%, meningkat dibandingkan realisasi pada tahun 2023 sebesar 84,37%.

Bank monitors liquidity by maintaining the ratio of liquid instruments. Daily monitoring is carried out on the ratio of liquid instruments to non-core deposits (AL/NCD) and third-party funds (AL/DPK). Throughout 2024, the average AL/NCD and AL/DPK ratios were 187.92% and 30.54%, respectively, exceeding the Financial Services Authority recommendations, which is 50% for the AL/NCD and 10% for the AL/DPK.

Receivables Turnover Ratio

Bank INA calculates the receivables turnover ratio by using the non-performing loan (NPL) ratio. At the end of 2024, the gross NPL ratio was recorded at 3.46%, a slight increase from 3.44% at the end of 2023. Net NPL ratio also increased to 2.20%, from 1.69% in the previous year.

Meanwhile, the non-performing earning assets ratio to total earning assets in 2024 was recorded at 1.80%, an increase from 1.75% in 2023.

Profitability

The profitability ratio is used to measure how effective the Bank is in generating gains from invested capital or assets owned. The profitability ratio is reflected in the calculation of return on assets (ROA), return on equity (ROE), net interest margin (NIM), and ratio of operating expenses to operating income (BOPO).

Return on Assets (ROA)

The return on assets (ROA) ratio in 2024 was 0.44%, a decrease compared to 1.17% in 2023.

Return on Equity (ROE)

The return on equity (ROE) in 2024 was recorded at 2.35%, a decrease compared to 6.14% in 2023. This condition was due to the increase in core capital.

Net Interest Margin (NIM)

In 2024, the net interest margin recorded in at 3.29%, an increase compared to 3.12% in 2023.

Operating Expenses to Operating Income (BOPO)

The ratio of operating expenses to operating income for Bank INA in 2024 was 93.87%, an increase compared to 84.37% in 2023.

Struktur Modal

Dasar Pemilihan Kebijakan Manajemen atas Struktur Modal

Pengelolaan modal dilakukan untuk memastikan bahwa Bank INA senantiasa mempertahankan rasio modal yang sehat dalam rangka mengantisipasi seluruh risiko utama yang terjadi di dalam pengelolaan bank, seperti risiko pasar, risiko kredit, dan risiko operasional, serta memaksimalkan nilai Pemegang Saham. Oleh karena itu, Bank INA mengelola struktur modal sesuai dengan Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tanggal 29 Januari 2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum. Perubahan pada tanggal 27 Maret 2024 terkait memperbarui dan memperjelas aturan terkait modal minimum yang harus dimiliki oleh bank umum.

Kebijakan Manajemen atas Struktur Modal

Kebijakan Manajemen Bank INA atas struktur modal dapat terlihat pada pencapaian atau perolehan rasio kewajiban penyediaan modal minimum (KPM) atau *capital adequacy ratio* (CAR) sebagai salah satu indikator kecukupan modal Bank. CAR menggambarkan kemampuan untuk menopang pertumbuhan Bank dan menampung kemungkinan risiko yang mungkin dihadapi oleh Bank. Maka dari itu, Bank INA senantiasa memastikan bahwa persentase CAR melebihi kewajiban minimum yang ditetapkan oleh regulator.

Selain itu, komitmen yang kuat dari Pemegang Saham Bank INA Perdana dalam mendukung penguatan permodalan diwujudkan dengan penambahan modal disetor secara bertahap di tahun 2016, 2017, dan 2021 guna mendukung pengembangan Bank untuk mewujudkan Visi dan Misi Bank.

Rincian Struktur Modal Details of Capital Structure

Capital Structure

Basis of Selecting Management Policy for Capital Structure

Capital management is carried out to ensure that Bank INA continues to maintain a sound capital ratio in order to anticipate all the major risks that may occur in the management of the bank, such as market risk, credit risk, and operational risk, and to maximize Shareholder value. Therefore, Bank INA manages the capital structure in accordance with the Financial Services Authority Regulation No. 11/POJK.03/2016 dated January 29, 2016, on the Minimum Capital Adequacy Ratio for Commercial Banks. Amendment on March 27, 2024 to update and clarify the rules on the minimum capital requirements for commercial banks.

Management Policy on Capital Structure

Bank INA's management policy on capital structure can be seen in the achievement or acquisition of the capital adequacy ratio (CAR) as an indicator of the Bank's capital adequacy. CAR describes the ability to sustain the Bank's growth and accommodate possible risks that may be encountered by the Bank. Therefore, Bank INA continues to ensure that the CAR exceeds the minimum requirement set by the regulator.

Furthermore, the strong commitment of Bank INA Perdana's Shareholders in supporting capital strengthening was realized by gradually increasing paid-in capital in 2016, 2017, and 2021 to support the Bank's development in order to realize the Bank's Vision and Mission.

(dalam jutaan Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2023	2024	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Komponen Modal					Capital Components
Modal Inti	3.471.368	3.475.119	3.751	0,11	Core Capital
Modal Pelengkap	156.650	161.058	4.408	2,81	Supplementary Capital
Total Modal	3.628.018	3.636.177	8.159	0,22	Total Capital
Aktiva Tertimbang Menurut Risiko (ATMR)					Risk Weighted Assets (RWA)
Risiko Kredit	13.332.473	13.680.341	347.868	2,61	Credit Risk
Risiko Pasar	31.420	35.533	4.113	13,09	Market Risk
Risiko Operasional	537.024	789.946	252.922	47,10	Operational Risk
Total ATMR Risiko Kredit, Pasar, dan Operasional	13.900.917	14.505.820	604.903	4,35	Total ATMR for Credit, Market, and Operational Risks
Rasio KPM dengan Memperhitungkan Risiko Kredit dan Operasional (%)	26,16	25,13		(3,94)	CAR by Evaluating Credit and Operational Risks (%)
Rasio KPM dengan Memperhitungkan Risiko Kredit, Pasar, dan Operasional (%)	26,10	25,07		(3,95)	CAR by Evaluating Credit, Market, and Operational Risks (%)
Rasio Modal Inti terhadap ATMR (%)	24,97	23,96		(4,07)	Core Capital to ATMR Ratio (%)



Pada tahun 2024, total modal Bank tercatat sebesar Rp3,64 triliun, meningkat 0,22%. Di sisi lain, CAR Bank menurun dari 26,10% pada tahun 2023 menjadi 25,07% pada tahun 2024. Berdasarkan komposisinya, modal inti pada akhir tahun 2024 terdiri atas modal disetor sebesar Rp613,47 miliar, cadangan tambahan modal Rp2,92 triliun dan faktor pengurang modal inti utama sebesar Rp59,21 miliar, dengan modal pelengkap sebesar Rp161,06 miliar.

Komitmen Material untuk Investasi Barang Modal

Ikatan Material terkait Investasi Barang Modal

Pada tahun 2024, Bank INA tidak memiliki ikatan material investasi barang modal. Seluruh aktivitas investasi barang modal, baik dalam bentuk perangkat keras komputer, peralatan dan perlengkapan kantor, serta inventaris lainnya, bersumber dari penggunaan modal Bank.

Investasi Barang Modal

Investasi barang modal Bank INA dilakukan untuk memperbaiki infrastruktur dan memperluas jaringan kantor. Total investasi barang modal tahun 2024 mencapai Rp106,45 miliar, mengalami peningkatan sebesar Rp72,81 miliar atau 216,38%. Kenaikan ini terutama disebabkan oleh peningkatan dalam pembangunan yang mencapai Rp28,78 miliar. Rincian perubahan terkait investasi barang modal akan diuraikan lebih lanjut dalam bentuk berikut.

(dalam jutaan Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2023	2024	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Bangunan	-	15.511	15.511	100,00	Building
Perangkat Keras dan Lunak	11.677	11.219	(458)	(3,92)	Hardware and Software
Perabotan dan Peralatan Kantor	4.592	20.996	16.404	357,23	Office Furniture and Equipment
Leasehold Improvement	3.264	9.280	6.016	184,31	Leasehold Improvement
Kendaraan Bermotor	711	7.265	6.554	921,80	Vehicles
Dalam Pembangunan	13.403	42.182	28.779	214,72	Under Construction
Total	33.647	106.453	72.806	216,38	Total

Informasi Material Mengenai Investasi, Ekspansi, Divestasi, Penggabungan/ Peleburan Usaha, Akuisisi, atau Restrukturisasi Utang/Modal

Sepanjang tahun 2024, Bank tidak melakukan transaksi material yang berkaitan dengan investasi, divestasi, ekspansi, penggabungan/ peleburan usaha, akuisisi, maupun restrukturisasi utang/modal.

In 2024, the total capital of the Bank was recorded at Rp3.64 trillion, up 0.22%. On the other hand, the Bank's CAR decreased from 26.10% in 2023 to 25.07% in 2024. Based on composition, core capital at the end of 2024 consisted of paid-in capital of Rp613.47 billion, additional capital reserves of Rp2.92 trillion and core capital deduction of Rp59.21 billion, with supplementary capital of Rp161.06 billion.

Material Commitments for Capital Goods Investment

Material Commitments related to Capital Goods Investment

In 2024, Bank INA did not make any material commitments of capital goods investment. All capital goods investment activities, either in the form of computer hardware, office equipment and supplies, or other inventories, are originated from the use of the Bank's capital.

Capital Goods Investment

Bank INA's capital goods investment is carried out for the purpose of improving infrastructure and expanding office networks. In 2024, total capital goods investment was recorded at Rp106.45 billion, a Rp72.81 billion increase or 216.38%. This increase was mainly due to an increase in assets under construction of Rp28.78 billion. Changes related to capital goods investment are described in detail in the following table.

Information on Material Transaction Pertaining to Investment, Expansion, Divestment, Business Merger/Consolidation, Acquisition, Debt/Capital Restructuring

Throughout 2024, the Bank conducted no material transaction related to investment, divestment, expansion, business merger/consolidation, acquisition, or debt/capital restructuring.

Informasi Transaksi Material yang Mengandung Benturan Kepentingan dan/atau Transaksi dengan Pihak Afiliasi

Sepanjang tahun 2024, Bank INA tidak terlibat dalam transaksi yang bersifat material yang mengandung unsur benturan kepentingan dengan pihak yang berelasi. Informasi transaksi material dengan pihak berelasi dapat dilihat pada Catatan 36 Laporan Keuangan Audit 2024.

Setiap transaksi dengan pihak berelasi dilakukan sesuai dengan standar komersial yang adil (*arm's length*) dan tidak memiliki tujuan khusus yang melanggar peraturan yang berlaku.

Pemenuhan Peraturan dan Ketentuan Terkait

Seluruh transaksi dengan pihak berelasi dilakukan dengan mengacu pada standar akuntansi yang telah didefinisikan dalam PSAK No. 224 mengenai "Pengungkapan Pihak-pihak Berelasi". Dengan demikian, tidak terdapat transaksi penyediaan dana kepada pihak berelasi Bank INA sepanjang tahun 2024 yang melanggar ataupun melampaui BMPK.

Kebijakan Bank Terkait Mekanisme Review atas Transaksi

Bank INA memiliki kebijakan yang mengatur transaksi-transaksi yang berpotensi melibatkan konflik kepentingan dan/atau transaksi dengan pihak terkait. Kebijakan ini dirumuskan oleh Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan, serta terdokumentasikan dalam standar operasional prosedur. Kebijakan ini mengatur mekanisme peninjauan transaksi yang berpotensi melibatkan konflik kepentingan serta memastikan bahwa transaksi tersebut dijalankan dengan integritas dan sesuai dengan ketentuan hukum dan peraturan yang berlaku.

Informasi dan Fakta Material yang Terjadi Setelah Tanggal Laporan Akuntan

Tidak terdapat informasi dan fakta material yang terjadi setelah tanggal Laporan Akuntan.

Perbandingan Target dan Realisasi 2024

[POJK51-F.2]

Sepanjang tahun 2024, pencapaian kinerja Bank belum sepenuhnya memenuhi target yang telah ditetapkan, seiring dengan berbagai tantangan eksternal dan kondisi pasar yang dinamis. Meski demikian, Bank tetap menjaga stabilitas permodalan dan melanjutkan upaya perbaikan kinerja secara berkelanjutan.

Information on Material Transactions Involving Conflicts of Interest and Transactions with Affiliated Parties

Throughout 2024, the Bank conducted no material transactions involving elements of conflict of interest with related parties. Material transaction information with related parties can be seen in Note 36 of the 2024 Audit Financial Report.

Every transaction with related parties is carried out in accordance with fair commercial standards (*arm's length*) and does not have a specific purpose that violates applicable regulations.

Compliance with Related Rules and Regulations

All transactions with related parties are carried out by referring to accounting standards that have been defined in PSAK No. 224 concerning "Disclosure of Related Parties". Thus, there will be no transactions providing funds to related parties of Bank INA throughout 2024 that violate or exceed BMPK.

Bank Policy related to Review Mechanism for Transactions

Bank INA has a policy that regulates transactions that potentially involve conflicts of interest and/or transactions with related parties. This policy is formulated by the Risk Management Work Unit and Compliance Work Unit, and is documented in standard operating procedures. This policy regulates the review mechanism for potentially conflicting transactions and ensures that they are executed with integrity and in accordance with applicable laws and regulations.

Information and Material Facts that Occur After the Balance Sheet Date

There was no information and material facts that occur after the Balance Sheet date.

Comparison between Target and Realization 2024

[POJK51-F.2]

Throughout 2024, the Bank's performance achievement has not fully met the predetermined targets, in line with various external challenges and dynamic market conditions. Nevertheless, the Bank continuously maintaining its capital stability and carrying out efforts to improve performance in a sustainable manner.



Uraian	Pencapaian Achievement (%)	Description
Total Aset	75,59	Total Assets
Surat Berharga	74,60	Securities
Penempatan pada Bank Indonesia dan Bank Lain	52,16	Placements with Bank Indonesia and Other Banks
Tagihan <i>Reverse Repo</i>	36,92	Reverse Repo Receivables
Kredit	71,35	Loans
Simpanan Nasabah	72,78	Customer Deposits
Ekuitas	92,75	Equity
Pendapatan Bunga Bersih	66,31	Net Interest Income
Laba Bersih	36,29	Net Profit
CAR (%)	1,89	CAR (%)
ROE (%)	(1,47)	ROE (%)
ROA (%)	(0,22)	ROA (%)
NIM (%)	(0,01)	NIM (%)
BOPO (%)	(0,48)	BOPO (%)
NPL-gross (%)	0,01	NPL-gross (%)
NPL-net (%)	0,55	NPL-net (%)

Indikator pencapaian realisasi tersebut dijelaskan sebagai berikut.

1. Total aset telah mencapai sebesar 75,59% dari target yang telah ditetapkan.
2. Penyaluran kredit telah mencapai sebesar 71,35%, dan simpanan nasabah sebesar 72,78% dari target anggaran.
3. Penempatan dana pada surat berharga, Bank Indonesia dan bank lain, serta tagihan *reverse repo* masing-masing telah mencapai sebesar 52,16% dan 36,92%.
4. Pendapatan bunga bersih dan laba bersih telah mencapai masing-masing sebesar 66,31% dan 36,29%.
5. Rasio permodalan (CAR) tercapai sebesar 1,89% sedangkan ROE dan ROA belum tercapai masing-masing sebesar 1,47% dan 0,22%.
6. NIM tercatat sebesar 0,01% dan BOPO mampu mengalami penurunan sebesar 0,48%.
7. Rasio NPL-gross tercapai sebesar 0,01%, dan NPL-net meningkat 0,55% dari target.

Indicators of achievement of such realization are expressed as follows.

1. Total assets have reached 75.59% of the set target.
2. Credit distribution has reached 71.35%, and customer deposits 72.78% of the budget target.
3. Fund placements in securities, Bank Indonesia, other banks, and reverse repo receivables have reached 52.16% and 36.92% respectively.
4. Net interest income and net profit have reached 66.31% and 36.29% respectively.
5. The capital adequacy ratio (CAR) reached 1.89% whereas ROE and ROA have not been achieved, reaching 1.47% and 0.22% respectively.
6. NIM was recorded at 0.01% and BOPO successfully decreased by 0.48%.
7. The gross NPL ratio reached 0.01%, and net NPL increased by 0.55% from the target.

Nilai Ekonomi Langsung yang Dihasilkan dan Didistribusikan

Bank INA berkomitmen untuk memberikan manfaat dengan mendistribusikan nilai ekonomi kepada para pemangku kepentingan, yang diuraikan sebagai berikut.

Direct Economic Value Generated and Distributed

Bank INA is committed to providing benefits through economic value distributed to stakeholders, outlined as follows.

Uraian	2023	2024	Description
Nilai Ekonomi Langsung yang Dihasilkan	2.682.120	4.428.973	Direct Economic Values Generated
Penerimaan Bunga, Provisi, dan Komisi	1.962.198	1.846.172	Interest Income, Fees, and Commission
Pendapatan Operasional Lainnya	51.900	44.835	Other Operating Income
Penerimaan atas Penjualan Aset Tetap	22	324	Proceeds from Sale of Fixed Assets
Penerimaan Efek-Efek yang telah Jatuh Tempo	668.000	2.537.642	Proceeds from Matured Marketable Securities
Nilai Ekonomi yang Didistribusikan	1.386.198	1.671.564	Economic Value Distributed

Uraian	2023	2024	Description
Pembayaran Bunga	992.666	1.167.404	Payments of Interest
Pembayaran Beban Operasional Lainnya	108.975	187.657	Payments of other Operating Expense
Pembayaran Beban Tenaga Kerja	192.653	248.279	Payments of Personnel Expense
Pembayaran Pajak Penghasilan	66.867	41.026	Payment of Income Tax
Pembayaran Liabilitas Sewa	24.823	26.918	Payment of Lease Liabilities
Pembagian Dividen	-	-	Dividend Distribution
Pembiayaan Kegiatan CSR	214	279	Payment of CSR Activities
Nilai Ekonomi Ditahan	1.295.922	2.757.410	Retained Economic Value

Kebijakan dan Pembagian Dividen

Menurut Anggaran Dasar, pembayaran dividen hanya dapat dilakukan sesuai dengan kondisi keuangan Bank, yang ditentukan melalui keputusan yang diambil dalam RUPS. Pembagian dividen juga dipertimbangkan dengan memperhatikan aspek lain, seperti pertumbuhan laba, kecukupan modal, rencana pengembangan usaha, dan faktor-faktor lain yang dianggap relevan.

Sesuai keputusan RUPS Tahunan 2023 tanggal 16 Juni 2023 dan RUPS Tahunan 2024 tanggal 20 Juni 2024, Bank INA tidak melakukan pembagian dividen. Hal ini dikarenakan laba bersih Bank INA untuk tahun buku 2022 dan 2023 dibukukan sebagai laba ditahan dalam rangka memperkuat posisi permodalan Bank.

Dividend Policy and Distribution

By referring to the Articles of Association, dividends can only be paid in accordance with the Bank's financial capacity, based on the resolutions taken at the GMS. The Bank's dividend distribution is also carried out by considering other matters, such as profit growth, capital adequacy, business development plans, and other factors deemed relevant.

In accordance with the resolutions of the 2023 Annual GMS on June 16, 2023, and the 2024 Annual GMS on June 20, 2024, Bank INA did not distribute dividends. This was due to Bank INA's net income for the 2022 and 2023 financial years were recorded as retained earnings to strengthen the Bank's capital position.

Realisasi Penggunaan Dana Hasil Penawaran Umum

Pada tahun 2024, Bank INA memiliki kewajiban atas pelaporan penggunaan dana hasil Penawaran Umum Terbatas IV dalam rangka Hak Memesan Efek Terlebih Dahulu (HMETD). Laporan tersebut telah disampaikan kepada Otoritas Jasa Keuangan sesuai ketentuan Peraturan Otoritas Jasa Keuangan No. 30/POJK.04/2015 tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum. Informasi terkait realisasi pelaksanaan penawaran umum diungkapkan sebagai berikut.

Realization of the Use of Public Offering Proceeds

In 2024, Bank INA has an obligation to report the use of funds from the Limited Public Offering IV in the context of Preemptive Rights (HMETD). The report has been submitted to the Financial Services Authority in accordance with the provisions of the Financial Services Authority Regulation No. 30/POJK.04/2015 concerning Report on the Realization of the Use of Public Offering Proceeds. Information related to the realization of the public offering is disclosed as follows.

(dalam jutaan Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Jenis Penawaran Umum Type of Public Offering	Tanggal Efektif Effective Date	Nilai Realisasi Hasil Penawaran Umum Actual Value of Public Offering Proceeds			Rencana Penggunaan Dana Plan of Use of Proceeds	Realisasi Penggunaan Dana Realization of Use of Proceeds	Sisa Dana Remaining Proceeds
		Total Hasil Penawaran Umum Total Public Offering Proceeds	Biaya Penawaran Umum Public Offering Cost	Hasil Realisasi Bersih Net Realization Proceeds			
Penambahan Modal dengan Memberikan HMETD - PUT IV Capital Increase with Pre-emptive Rights - PUT IV (Right Issue IV)	30 November 2022 November 30, 2022	800.372.805.750	5.665.147.838	794.707.657.912	794.707.657.912	794.707.657.912	-



Prospek Usaha 2025

Prospek usaha perbankan pada tahun 2025 menunjukkan arah yang positif, seiring dengan proyeksi pertumbuhan ekonomi global dan nasional yang stabil. Pertumbuhan ekonomi dunia diperkirakan mencapai 3,2%, sementara pertumbuhan ekonomi Indonesia diproyeksikan berada pada kisaran 4,7% hingga 5,5% (yoy), didorong oleh peningkatan investasi di sektor-sektor strategis yang berpotensi mendorong permintaan terhadap layanan jasa keuangan.

Bank Indonesia menyampaikan bahwa digitalisasi dan inovasi teknologi di sektor perbankan akan terus berkembang, memberikan kontribusi signifikan terhadap efisiensi operasional dan perluasan inklusi keuangan. Sementara itu, menurut Indef, kebijakan fiskal dan moneter yang adaptif diharapkan mampu menjaga stabilitas sistem keuangan nasional, termasuk perbankan.

Didukung oleh kolaborasi yang kuat antara pemerintah, regulator, dan pelaku industri, sektor perbankan diperkirakan akan mampu menghadapi berbagai tantangan dan menangkap peluang pertumbuhan yang lebih besar pada tahun 2025.

Dalam merespons pemulihan ekonomi global dan optimisme terhadap prospek usaha di tahun mendatang, Bank INA telah menyusun sejumlah strategi inovatif, antara lain:

1. Melanjutkan implementasi *hybrid banking model*, yaitu menggabungkan kekuatan jaringan kantor cabang dengan penyediaan layanan digital untuk memenuhi kebutuhan nasabah *digital-savvy* maupun menjangkau segmen yang belum terlayani oleh jaringan fisik.
2. Mengembangkan kapabilitas sumber daya manusia (SDM) secara menyeluruh, dengan fokus pada peningkatan kompetensi unit *frontliner*, pengembangan bisnis, teknologi informasi, serta penguatan budaya kerja yang *agile* dan adaptif.
3. Mengoptimalkan fungsi dan potensi jaringan kantor cabang yang telah ada, serta mengevaluasi peluang ekspansi cabang baru secara selektif. Di saat yang sama, Bank akan memperkuat pengembangan produk *digital banking* dan meningkatkan kontribusi dalam layanan pasar modal melalui peran sebagai Bank Administrator RDN, Bank Pembayaran, dan Bank Kustodian.
4. Menyelaraskan seluruh *channel touch point* yang dimiliki, baik fisik maupun digital, untuk memberikan pengalaman layanan yang terintegrasi kepada nasabah. Langkah ini mencakup penguatan layanan melalui kantor cabang, ATM, *mobile banking*, *internet banking*, *contact center*, EDC, dan QRIS, guna mendorong kepemilikan multi-produk dan peningkatan inklusi keuangan.

2025 Business Outlook

The outlook for banking business in 2025 shows a positive trend, in line with projection of a stable global and national economic growth. World economic growth is estimated to reach 3.2%, while Indonesia's economic growth is projected to be well within the 4.7% to 5.5% (yoy) range, driven by increasing investment in the strategic sectors that may potentially boost the demands for financial services.

Bank Indonesia also stated that digitalization and technological innovation in the banking sector will continue its development pace, providing significant contribution to the operational efficiency and expanding the financial inclusion. Meanwhile, Indef sees that the adaptive fiscal and monetary policies are expected to be able to maintain the stability of national financial system, including banking.

Supported by solid collaboration between the government, regulators, and industry players, the banking sector is projected to be able to withstand various challenges and seize bigger growth opportunities in 2025.

In responding to the recovery of global economy and optimism on business outlook in the coming year, Bank INA has developed several innovative strategies, including:

1. Continuing the implementation of a hybrid banking model, which combines the strength of branch network and the provision of digital services to fulfill the needs of digital-savvy customers, as well as reaching out to segment left out by physical channel services.
2. Comprehensively developing human resources capabilities, by focusing on improving competencies of the frontliners, business development, information technology units, as well as strengthening the agile and adaptive work culture.
3. Optimizing the functions and potentials of existing branches while evaluating the possibility to selectively add new branches. At the same time, the Bank will strengthen the development of digital banking product and contributing more in the capital market services through its roles as RDN Administrator Bank, Payment Bank and Custodian Bank.
4. Aligning all of the existing touch point channels, both physical and digital, to provide an integrated service experience for the customers. This strategy include strengthening of services through branch offices, ATMs, mobile banking, internet banking, contact centers, EDC, and QRIS, to drive ownership of multi-products and enhance financial inclusion.

Proyeksi Tahun 2025

Mengacu pada kondisi ekonomi global dan domestik, serta menganalisis keadaan industri dan prospek bisnis, Bank INA telah menetapkan proyeksi usaha untuk tahun 2025 dibandingkan dengan realisasi tahun 2024 sebagai berikut.

2025 Projections

By taking into account both global and national economic conditions, as well as considering industrial conditions and business prospects, Bank INA has set business projections for 2025 compared to the realization in 2024 as follows.

Uraian	Pertumbuhan 2025 2025 Growth	Description
Total Aset	10,93	Total Assets
Surat Berharga	3,54	Securities
Penempatan pada Bank Indonesia dan Bank Lain	27,65	Placements with Bank Indonesia and Other Banks
Tagihan Reverse Repo	117,06	Reverse Repo Receivables
Kredit	27,49	Loans
Simpanan Nasabah	13,02	Customer Deposits
Ekuitas	5,88	Equity
Pendapatan Bunga Bersih	29,05	Net Interest Income
Laba Bersih	73,92	Net Profit

Uraian	Proyeksi 2025 2025 Projection	Description
CAR (%)	(3,28)	CAR (%)
ROE (%)	1,57	ROE (%)
ROA (%)	0,27	ROA (%)
NIM (%)	0,49	NIM (%)
BOPO (%)	(2,84)	BOPO (%)
NPL-gross (%)	(0,38)	NPL-gross (%)
NPL-net (%)	(0,35)	NPL-net (%)

Perubahan Kebijakan Akuntansi

Standar akuntansi revisi yang telah disahkan oleh Dewan Standar Akuntansi Keuangan (DSAK) yang dipandang relevan terhadap pelaporan keuangan Bank namun belum berlaku efektif untuk Laporan Keuangan tanggal 31 Desember 2024:

Amendments to Accounting Policies

Following are the revised accounting policies issued by Financial Accounting Standards Board (DSAK) that are considered relevant to the financial reporting of the Bank but not yet effective for the Financial Statements of December 31, 2024.

ISAK/Amandemen PSAK Amendments to ISAK/PSAK	Dampak terhadap Laporan Keuangan Impact on Financial Statements
Amendemen PSAK No. 221: “Pengaruh Perubahan Kurs Valuta Asing” terkait kondisi ketika suatu mata uang tidak tertukarkan (Efektif berlaku pada atau setelah tanggal 1 Januari 2025). Amendment of PSAK No. 221: “The Effect of Changes in Foreign Exchange Rates” regarding to conditions when a currency is not exchangeable (Effective on or after January 1, 2025).	Belum berlaku efektif untuk laporan keuangan tanggal 31 Desember 2024 dan dampak untuk perubahan saat ini tidak signifikan terhadap penyusunan laporan keuangan bank Not yet effective for December 31, 2024 financial statements and impact of changes currently not significant for the preparation of financial statements of the bank
Amandemen PSAK No. 109, “Instrumen Keuangan” dan PSAK No. 107, “Instrumen Keuangan Pengungkapan tentang Klasifikasi dan Pengukuran Instrumen Keuangan”. (Efektif berlaku pada atau setelah tanggal 1 Januari 2026). Amendment of PSAK No. 109, “Financial Instruments” and PSAK No. 107, “Financial Instruments: Disclosures about the Classification and Measurement of Financial Instruments”. (Effective on or after January 1, 2026).	



Perubahan Peraturan Perundang-Undangan yang Berpengaruh Signifikan Terhadap Bank

Peraturan yang telah diterbitkan dan dipandang relevan terhadap kondisi Bank INA, serta mulai berlaku efektif pada periode pelaporan, antara lain:

1. Peraturan Otoritas Jasa Keuangan No. 5 Tahun 2024 tentang Penetapan Status Pengawasan dan Penanganan Permasalahan Bank Umum;
2. Peraturan Otoritas Jasa Keuangan No. 12 Tahun 2024 tentang Penerapan Strategi *Anti-Fraud* bagi Bank Umum;
3. Peraturan Otoritas Jasa Keuangan No. 15 Tahun 2024 tentang Integritas Pelaporan Keuangan Bank;
4. Peraturan Otoritas Jasa Keuangan No. 26 Tahun 2024 tentang Perluasan Kegiatan Usaha Perbankan;
5. Peraturan Otoritas Jasa Keuangan No. 30 Tahun 2024 tentang Konglomerasi Keuangan dan Perusahaan Induk Konglomerasi Keuangan; serta
6. Peraturan Otoritas Jasa Keuangan No. 44 Tahun 2024 tentang Rahasia Bank.

Penentuan Suku Bunga Dasar Kredit

Dalam upaya untuk meningkatkan transparansi dan publikasi Laporan, Bank INA menyajikan Suku Bunga Dasar Kredit (SBDK) melalui situs web dan Laporan Tahunan. Langkah ini bertujuan untuk mendukung praktik tata kelola perusahaan yang baik serta mendorong persaingan yang sehat di industri perbankan. Perhitungan SBDK didasarkan pada beberapa faktor, seperti Harga Pokok Dana untuk Kredit (HPDK), biaya *overhead*, dan margin keuntungan yang telah ditetapkan. Namun, SBDK tidak memperhitungkan premi risiko yang mungkin bervariasi tergantung pada evaluasi risiko yang dilakukan oleh Bank terhadap setiap debitur atau kelompok debitur. Oleh karena itu, suku bunga kredit yang dikenakan kepada debitur mungkin berbeda dengan nilai SBDK.

Informasi terkait perubahan SBDK tersedia di Kantor Cabang Bank dan melalui situs web resmi www.bankina.co.id. Informasi mengenai SBDK per triwulan yang telah ditetapkan oleh Bank INA selama tahun 2024, diungkapkan pada tabel berikut.

Amendments to Laws and Regulations that Significantly Affect the Bank

Regulations that have been issued and are considered relevant to Bank INA's condition, and become effective in the reporting period, include:

1. Financial Services Authority Regulation No. 5 of 2024 on the Determination of Supervision Status and Resolution of Issues in Commercial Banks;
2. Financial Services Authority Regulation No. 12 of 2024 on the Implementation of Anti-Fraud Strategies for Commercial Banks;
3. Financial Services Authority Regulation No. 15 of 2024 on the Integrity of Financial Reporting by Banks;
4. Financial Services Authority Regulation No. 26 of 2024 on the Expansion of Banking Business Activities;
5. Financial Services Authority Regulation No. 30 of 2024 on Financial Conglomerates and the Parent Companies of Financial Conglomerates; and
6. Financial Services Authority Regulation No. 44 of 2024 on Bank Secrecy.

Determining the Prime Lending Rate

In an effort to improve transparency and publication of the Report, Bank INA presents Prime Lending Rate (SBDK) through its website and Annual Report. This step aims to support good corporate governance practices and encourage healthy competition in the banking industry. The prime lending rate calculation is based on several factors, such as Cost of Funds for Credit (HPDK), overhead costs, and predetermined profit margins. However, prime lending rate do not take into account the risk premium which may vary depending on the risk evaluation conducted by the Bank on each debtor or group of debtors. Therefore, the loan interest rate charged to debtors may differ from the prime lending rate.

Information regarding changes in prime lending rate is available at Bank Branches and via official website www.bankina.co.id. Information on quarterly prime lending rate set by Bank INA for 2024 is disclosed in the following table.

(dalam % / in %)

Periode Period	Suku Bunga Dasar Kredit Berdasarkan Segmen Kredit Prime Lending Rate Based on Credit Segment			
	Kredit Korporasi Corporate Credit	Kredit Ritel Retail Credit	Kredit Konsumsi Consumer Loans	
			KPR House Loan	Non-KPR Non-House Loan
Triwulan I 2024 Quarter I 2024	9,96	9,96	9,96	11,46
Triwulan II 2024 Quarter II 2024	9,25	9,25	9,25	10,75
Triwulan III 2024 Quarter III 2024	9,42	9,42	9,42	10,92
Triwulan IV 2024 Quarter IV 2024	9,42	9,52	9,60	10,32

Informasi Kelangsungan Usaha

Hal yang Berpengaruh Signifikan Terhadap Kelangsungan Usaha

Tidak terdapat hal-hal signifikan yang memengaruhi kelangsungan usaha Bank INA selama periode pelaporan.

Assessment Manajemen untuk Mengelola Potensi yang Berpengaruh Signifikan

Manajemen Bank INA telah melakukan evaluasi dan *assessment* terhadap kemampuan dan pencapaian target kinerja di seluruh divisi. Hingga Laporan Tahunan 2024 diterbitkan, Bank tidak mendapatkan temuan atas ketidakpastian material yang dapat menimbulkan keraguan yang signifikan atas kemampuan Bank untuk mempertahankan kelangsungan usaha.

Asumsi yang Digunakan Manajemen dalam Assessment

Dalam melakukan *assessment*, Manajemen Bank INA mempertimbangkan beberapa faktor kunci, termasuk kinerja keuangan, tingkat kecukupan modal, likuiditas, profitabilitas, permasalahan internal, dan perkara hukum yang dihadapi saat ini dan yang mungkin timbul di masa depan.

Information on Business Continuity

Matters with Significant Impact on Business Continuity

There were no significant matters affecting Bank INA's business continuity throughout the reporting period.

Management Assessment to Manage Significantly Affecting Potential

Bank INA's management has evaluated and assessed the ability and achievement of performance targets in all divisions. Until the 2024 Annual Report is published, the Bank has not found any findings on material uncertainties that may cast significant doubt on the Bank's ability to maintain business continuity.

Assumptions Used by the Management in Conducting Assessment

In conducting the assessment, the factors considered by Bank INA's Management consist of financial performance, level of capital adequacy, liquidity, profitability, internal problems, as well as current and future legal cases.



TINJAUAN PENDUKUNG BISNIS



Business Support Overview



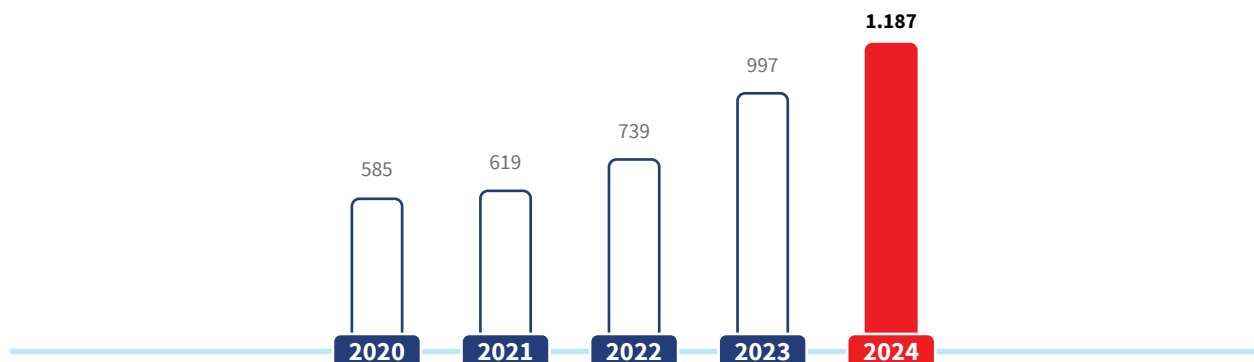
Sumber Daya Manusia Human Resources

Bank INA Perdana berkomitmen untuk mengelola sumber daya manusia (SDM) secara bertanggung jawab, dengan tujuan menciptakan lingkungan kerja yang inklusif dan mendukung pertumbuhan serta kesejahteraan SDM yang berkelanjutan. Komitmen ini diwujudkan melalui kepatuhan terhadap peraturan dan kebijakan yang berlaku, serta penerapan standar pengelolaan SDM terbaik.

Jumlah dan Komposisi SDM

Jumlah dan komposisi SDM Bank secara konsisten dikelola dan disesuaikan dengan perkembangan bisnis, serta mempertimbangkan rencana bisnis jangka pendek, menengah, dan panjang. Berikut adalah informasi mengenai jumlah SDM Bank INA dalam 5 tahun terakhir.

Jumlah SDM Bank INA Tahun 2020-2024 Total HR of Bank INA 2020-2024



Pengelolaan SDM tidak hanya memastikan kepatuhan yang tepat, namun juga berfokus pada pengembangan karyawan serta penciptaan lingkungan kerja yang mendukung keberagaman dan inklusi. Komitmen ini tercermin dari perbandingan jumlah SDM selama 3 tahun terakhir, yang dirinci sebagai berikut.

Komposisi Karyawan Berdasarkan Jenjang Pendidikan Composition of Employees Based on Education Level

Jenjang Pendidikan	2024			2023			2022			Educational level
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	
S3	2	2	4	2	1	3	2	-	2	Doctorate
S2	41	47	88	42	35	77	29	22	51	Master
S1	403	304	707	345	234	579	238	148	386	Bachelor
D3-D4	44	31	75	46	26	72	37	19	56	Diploma 3-Diploma 4
D1	4	4	8	2	3	5	2	2	4	Diploma 1
<SLTA	258	47	305	211	50	261	200	40	240	<High School
Total	752	435	1.187	648	349	997	508	231	739	Total

Bank INA Perdana is committed to managing human resources (HR) responsibly, with the aim of creating an inclusive work environment that supports sustainable growth and employee welfare. This commitment is demonstrated through compliance with applicable regulations and policies, as well as the implementation of best HR management practices.

HR Number and Composition

The number and composition of the Bank's human resources are consistently managed and adjusted in line with business developments, taking into account short-term, medium-term, and long-term business plans. Below is information on Bank INA's human resources over the past 5 years.

HR management not only ensures proper compliance but also focuses on employee development and the creation of a work environment that supports diversity and inclusion. This commitment is reflected in the comparison of HR numbers over the past 3 years, detailed as follows.

Komposisi Karyawan Berdasarkan Rentang Usia
Composition of Employees Based on Age Range

Rentang Usia	2024			2023			2022			Age Range
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	
20-24 Tahun	56	51	107	46	37	83	35	33	68	20-24 Years Old
25-29 Tahun	180	139	319	155	122	277	115	73	188	25-29 Years Old
30-34 Tahun	161	61	222	128	44	172	104	31	135	30-34 Years Old
35-39 Tahun	114	64	178	114	56	170	82	31	113	35-39 Years Old
40-44 Tahun	100	39	139	72	23	95	59	19	78	40-44 Years Old
45-49 Tahun	64	26	90	59	22	81	48	18	66	45-49 Years Old
50-54 Tahun	36	20	56	38	17	55	39	11	50	50-54 Years Old
>55 Tahun	41	35	76	36	28	64	26	15	41	>55 Years Old
Total	752	435	1.187	648	349	997	508	231	739	Total

Jumlah Level Karyawan yang Dimiliki oleh Pria dan Wanita Berdasarkan Rentang Usia Tahun 2024 Sesuai Pengungkapan ESG [ESG-S.02]
Number of Employee Levels by Gender and Age Range in 2024 Based on ESG Disclosure

Rentang Usia (Tahun) Age Range (Year)	Level Jabatan Position Levels										
	Supporting Unit		Entry-Level		Mid-Level		Senior-Level		Executive-Level		Total Total
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female	
18-24	17	3	29	39	10	9	-	-	-	-	107
25-34	97	10	128	104	110	85	6	-	-	1	541
35-44	67	4	37	18	82	59	18	18	10	4	317
45-54	41	-	4	-	36	25	7	10	12	11	146
>55	5	-	1	1	13	7	8	9	14	18	76

Komposisi Karyawan Berdasarkan Tingkatan Jabatan
Composition of Employees Based on Position Levels

Tingkatan Jabatan	2024			2023			2022			Position Levels
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	
Dewan Komisaris	2	1	3	2	1	3	2	1	3	Board of Commissioners
Direksi	4	2	6	4	1	5	4	1	5	Board of Directors
Assistant Vice President - Executive Vice President	30	31	61	31	22	53	29	14	43	Assistant Vice President - Executive Vice President
Manager - Senior Manager	39	37	76	74	38	112	46	20	66	Manager – Senior Manager
Senior Supervisor	20	8	28	50	32	82	41	23	64	Senior Supervisor
Officer - Supervisor	231	177	408	115	97	212	77	69	146	Officer - Supervisor
Administration - Senior Administration	199	162	361	188	147	335	160	103	263	Administration – Senior Administration
Supporting (Termasuk Alih Daya)	227	17	244	184	11	195	149	-	149	Supporting (Including Outsourcing)
Total	752	435	1.187	648	349	997	508	231	739	Total

Komposisi Karyawan Berdasarkan Status Kepegawaian

Composition of Employees Based on Employment Status

Status Kepegawaian	2024			2023			2022			Employment Status
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	
Tetap	320	258	578	270	178	448	209	131	340	Permanent
Tidak Tetap	205	160	365	200	160	360	158	100	258	Non-Permanent
<i>Outsourcing</i>	227	17	244	178	11	189	141	-	141	Outsourcing
Total	752	435	1.187	648	349	997	508	231	739	Total

Komposisi Karyawan Berdasarkan Masa Kerja

Composition of Employees Based on Years of Service

Masa Kerja	2024			2023			2022			Years of Service
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	
>20 Tahun	11	9	20	11	6	17	12	5	17	>20 Years
15-20 Tahun	9	10	19	6	8	14	10	9	19	15-20 Years
10-15 Tahun	38	24	62	27	21	48	21	19	40	10-15 Years
5-10 Tahun	102	40	142	65	36	101	40	32	72	5-10 Years
0-5 Tahun	592	352	944	539	278	817	425	166	591	0-5 Years
Total	752	435	1.187	648	349	997	508	231	739	Total

Tingkat Perputaran Karyawan

Employee Turnover Rate

Uraian	2024	2023	2022	Description
Karyawan Akhir Tahun	1.187	997	739	End of Year Employee
Karyawan yang Keluar ¹⁾	113	123	101	Employees Leaving ¹⁾
Tingkat Perputaran Karyawan (%)	10,35	14,17	14,87	Employee Turnover Rate (%)

¹⁾ Voluntary turn over and retirement

Tingkat Pergantian Pegawai [ESG-S.03]

Employee Turnover Rate

Uraian Description	Jumlah Karyawan 2024 Total Employee 2024	Persentase Karyawan Employee Percentage (%)
Jumlah Karyawan <i>Resign</i> /Pemutusan Hubungan Kerja Number of Employees Resign / Termination	147	15,59
Jumlah Karyawan Baru/Pengganti Number of New/Replacement Employees	282	29,90

Jumlah Karyawan Sementara [ESG-S.04]

Number of Temporary Employees

Uraian Description	Jumlah Karyawan 2024 Total Employee 2024	Persentase Karyawan Employee Percentage (%)
Jumlah Karyawan Perseroan yang Dipegang oleh Kontraktor dan/atau Konsultan Number of Company Employees Engaged Through Contractors and/or Consultants	-	-

Tata Kelola SDM

Divisi *Human Capital* (HC) Bank INA memiliki peran strategis dalam berkolaborasi dengan seluruh divisi dan unit kerja untuk memastikan pengelolaan SDM yang efektif dan berkelanjutan. Hal ini bertujuan untuk mendukung kinerja Bank secara optimal dan memberikan pelayanan terbaik kepada nasabah. Sepanjang 2024, Divisi HC terus mengembangkan dan melakukan inovasi SDM, selaras dengan strategi Bank secara menyeluruh.

Roadmap Perencanaan Tenaga Kerja

SDM merupakan aset paling berharga dalam mewujudkan Visi dan Misi Bank. Tim yang kompeten dan termotivasi menjadi kunci dalam memberikan layanan terbaik kepada nasabah sekaligus mendorong pertumbuhan bisnis yang berkelanjutan. Oleh karena itu, disusun *roadmap* perencanaan tenaga kerja yang komprehensif untuk mengidentifikasi kebutuhan SDM di masa depan, memastikan pengisian posisi secara tepat, dan mendukung strategi jangka panjang.

Roadmap ini mencakup kualifikasi calon SDM, metode rekrutmen, proses seleksi, serta program pelatihan yang mencakup pengembangan *soft skill* dan *technical skill*. Selain itu, *roadmap* ini mempertimbangkan kesesuaian kompetensi SDM dengan kebutuhan produk yang akan diluncurkan dan kepatuhan terhadap kebijakan pemerintah yang berlaku.

Pemetaan SDM diselaraskan dengan pengembangan bisnis Bank dan mengacu pada Rencana Bisnis Bank (RBB). Langkah-langkah strategis ini mendukung optimalisasi pengelolaan SDM melalui penerapan kebijakan yang efektif, penguatan hubungan kerja yang harmonis, serta peninjauan kinerja secara berkala. Dengan demikian, Bank dapat mencapai target kinerja sekaligus menjaga pertumbuhan yang berkelanjutan.

Program Rekrutmen

Dalam memenuhi kebutuhan SDM yang berkualitas dan mendukung pencapaian target bisnis, program rekrutmen telah dilaksanakan dengan pendekatan yang profesional dan terstruktur. Proses rekrutmen ini memanfaatkan berbagai platform, termasuk media sosial, situs karier, kerja sama dengan institusi pendidikan, serta saluran khusus lowongan kerja, guna menjangkau kandidat potensial secara luas dan tepat sasaran.

Sebagai bagian dari upaya peningkatan kualitas SDM, Divisi HC secara berkala mengevaluasi dan menyempurnakan program rekrutmen. Langkah ini bertujuan untuk memastikan ketersediaan SDM yang berkualitas dan sesuai dengan kebutuhan bisnis yang dinamis. Inisiatif ini juga memperkuat implementasi prinsip *know your employee* (KYE) sebagai dasar dalam membangun hubungan yang berkelanjutan dengan setiap karyawan serta mendukung keberlanjutan bisnis Bank di masa depan.

HR Governance

The Human Capital (HC) Division of Bank INA plays a strategic role in collaborating with all divisions and work units to ensure effective and sustainable human Resource management. This aims to support the Bank's optimal performance and provide the best service to customers. Throughout 2024, the HC Division continues to develop and innovate in human resources, aligning with the Bank's overall strategy.

Manpower Planning Roadmap

Human resources are the most valuable asset in realizing the Bank's Vision and Mission. A competent and motivated team is the key to delivering the best service to customers while driving sustainable business growth. Therefore, a comprehensive workforce planning roadmap has been developed to identify future human resource needs, ensure accurate position fulfillment, and support the Bank's long-term strategy.

This roadmap covers HR candidate qualifications, recruitment methods, selection processes, and training programs that focus on developing both soft skills and technical skills. Additionally, this roadmap considers the alignment of HR competencies with upcoming product needs and compliance with applicable government regulations.

The human resource mapping is aligned with the Bank's business development and refers to the Bank Business Plan (RBB). These strategic steps support the optimization of human resource management through the implementation of effective policies, strengthening harmonious working relationships, and conducting regular performance reviews. As such, the Bank can achieve its performance targets while maintaining sustainable growth.

Recruitment Program

In order to meet the need of qualified human resources and support the achievement of business targets, the recruitment program has been implemented with a professional and structured approach. This recruitment process utilizes various platforms, including social media, career websites, partnerships with educational institutions, and specialized job vacancy channels, to reach potential candidates widely and effectively.

As part of the effort to enhance the quality of human resources, the HC Division regularly evaluates and improves the recruitment program. This step ensures the availability of qualified human resources that align with the dynamic business needs. This initiative also strengthens the implementation of the *know your employee* (KYE) principle, which serves as the foundation for building long-term relationships with each employee and supporting the Bank's future business sustainability.



Pengembangan Kualitas SDM [ESG-S.05]

Pengembangan kualitas SDM pada tahun 2024 menjadi salah satu prioritas utama, dengan fokus pada peningkatan kompetensi teknis dan *soft skills*. Program pelatihan yang telah dilaksanakan mencakup pelatihan teknis dan sertifikasi wajib, antara lain:

1. Sertifikasi Manajemen Risiko;
2. *Refreshment* Sertifikasi Manajemen Risiko;
3. Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT);
4. Kesadaran *Anti-Fraud*;
5. Sertifikasi *Treasury*; serta
6. Pelatihan Berbasis Kompetensi dan Sertifikasi di bidang Sistem Pembayaran dan Pengelolaan Uang Rupiah (SPPUR).

Untuk memperkuat *soft skills* karyawan, Bank menyediakan pelatihan komunikasi efektif, presentasi, negosiasi, dan kerja sama tim. Selain itu, program pengembangan kepemimpinan dirancang untuk membekali karyawan dengan keterampilan *problem solving*, pengambilan keputusan, dan motivasi tim.

Pelatihan *mandatory* ini diberikan secara bertahap kepada seluruh karyawan, termasuk Dewan Komisaris, Direksi, Pejabat Bank di unit kerja, serta jabatan tertentu. Bank menyadari bahwa kombinasi antara kompetensi teknis yang kuat dan *soft skills* yang mumpuni akan menciptakan SDM yang berkualitas dan berdaya saing tinggi.

Selama 3 tahun terakhir, Bank telah melaksanakan pelatihan bagi karyawan, mencakup *mandatory* ataupun *soft skills*. Rincian pelatihan tersebut diuraikan sebagai berikut.

Nama Program Program Name	2024		2023		2022	
	Jumlah Program Number of Programs	Jumlah Peserta Number of Participants	Jumlah Program Number of Programs	Jumlah Peserta Number of Participants	Jumlah Program Number of Programs	Jumlah Peserta Number of Participants
<i>Technical Skill</i> (operasional, kredit, manajemen risiko, <i>treasury</i> , legal, teknologi informasi, dan lainnya) Technical Skill (operational, credit, risk management, treasury, legal, information technology, and others)	183	7.440	69	3.572	134	3.471
<i>Soft skill</i> (leadership, problem solving, dan personal development) Soft Skill (leadership, problem solving, and personal development)	12	660	66	235	29	267

Pelatihan Karyawan Berdasarkan Jam Pelatihan [ESG-S.05] Employee Training Based on Training Hours

Uraian	Satuan Unit	2024	2023	2022	Descriptions
Jam Pelatihan	Jam Hour	54.554	61.823	53.450	Training Hours
Jam Pelatihan per Karyawan	Jam/Orang Hour/People	88,41	66,91	81,47	Training Hours per Employee

HR Quality Development [ESG-S.05]

Developing the quality of human resources in 2024 has become one of the main priorities, with a focus on enhancing both technical competencies and soft skills. The training programs implemented include technical training and mandatory certifications, such as:

1. Risk Management Certification;
2. Refreshment of Risk Management Certification;
3. Anti-Money Laundering and Counter-Terrorism Financing (AML-CTF);
4. Anti-Fraud Awareness;
5. Treasury Certification; and
6. Competency-Based Training and Certification in Payment System and Rupiah Currency Management (SPPUR).

To strengthen employees' soft skills, the Bank offers training in effective communication, presentation, negotiation, and teamwork. Additionally, leadership development programs are designed to equip employees with problem-solving, decision-making, and team motivation skills.

These mandatory trainings are provided gradually to all employees, including the Board of Commissioners, the Board of Directors, Bank Officials in work units, and certain positions. The Bank recognizes that a combination of strong technical competencies and solid soft skills will create high-quality, competitive human resources.

Over the past 3 years, the Bank has carried out training for employees, including both mandatory and soft skills programs. Details of these training programs are outlined as follows.

Level Organisasi Organizational Level	2024				Total	
	Pria Male		Wanita Female		Pria dan Wanita Male and Female	
	Total Jam Pelatihan Total Training Hours	Rata-Rata Jam Pelatihan Average Training Hours	Total Jam Pelatihan Total Training Hours	Rata-Rata Jam Pelatihan Average Training Hours	Total Jam Pelatihan Seluruh Karyawan Total Training Hours for All Employees	Rerata Jam Pelatihan Seluruh Karyawan Average Training Hours for All Employees
Board of Management	609	101,50	296	98,67	905	100,56
Setingkat Kepala Divisi Division Head Level	766	38,30	1.143	42,33	1.909	40,62
Setingkat Kepala Departemen Department Head Level	2.399	57,12	9.992	277,56	12.391	158,86
Staf hingga Supervisor Staff to Supervisor	18.084	44,32	21.265	65,23	39.348	53,60



**Rata-Rata Jam Pelatihan
per Karyawan dalam
Tahun Pelaporan**
Average Training Hours
per Employee in
the Reporting Year

88,41



**Jumlah Karyawan yang
Ikut Serta dalam
Program Pelatihan**
Number of Employees
Participating in Training
Programs

868



**Persentase Jumlah Karyawan
yang Ikut Serta dalam
Pelatihan (%)**
Percentage of
Employees Participating
in Training (%)

92,05

Investasi Pengembangan SDM

Selama 3 tahun terakhir, Bank telah mengeluarkan biaya investasi untuk pengembangan SDM sebagai berikut.

HR Development Investment

Over the past 3 years, the Bank has allocated investment costs for human resource development as follows.

 Investasi Pengembangan SDM HR Development Investment	2024	2023	2022
	Rp3.748.626.962,-	Rp4.513.087.735,-	Rp3.811.109.696,-

Biaya investasi tersebut digunakan untuk program pelatihan, baik *online* dan *offline*, yang diselenggarakan oleh pihak internal maupun eksternal Bank. Selama periode ini, seluruh program

These investment costs were used for training programs, both online and offline, organized by the Bank's internal and external parties. During this period, all programs have been carried out



yang dilaksanakan telah berjalan dengan efektif dan melibatkan karyawan dari berbagai bidang, termasuk operasional, pemasaran dan kredit, *treasury*, teknologi informasi, manajemen risiko, akuntansi, dan bidang lainnya.

Penilaian Kinerja

Bank INA secara konsisten melaksanakan penilaian kinerja untuk memastikan kontribusi karyawan terukur secara objektif dan adil. Proses ini menggunakan *key performance indicator* (KPI) yang disusun oleh pimpinan di setiap divisi/unit kerja, dengan mempertimbangkan aspek kompetensi, performa, dan perilaku. Hasil penilaian dari setiap divisi/unit kerja kemudian disampaikan kepada Divisi HC untuk evaluasi akhir, yang menjadi dasar dalam penetapan kebijakan promosi, perubahan status kepegawaian, remunerasi, serta pemberian penghargaan atau sanksi. Seluruh proses ini dijalankan sesuai kebijakan yang berlaku dan dijamin transparan serta bebas dari intervensi atau benturan kepentingan.

Rencana Pengembangan SDM 2025

Bank menyusun rencana pengembangan SDM sebagai bagian dari upaya mendukung pencapaian tujuan strategis Bank. Rencana pengembangan SDM yang telah ditetapkan oleh Bank untuk tahun 2025 adalah sebagai berikut.

1. Sertifikasi Kompetensi Kerja di Sektor Perbankan

Meningkatkan kualitas dan keahlian karyawan sesuai dengan Standar Kompetensi Kerja Nasional Indonesia (SKKNI) di sektor perbankan guna memastikan profesionalisme dalam menjalankan tugas.

2. Kompetensi Wajib Bank INA

Memberikan kesempatan bagi karyawan untuk memperoleh sertifikasi tambahan yang relevan dengan industri perbankan di luar SKKNI, sehingga dapat memperluas wawasan dan keterampilan mereka.

3. Kompetensi Teknis

Mendorong pengembangan keterampilan tambahan, seperti analisis keuangan, digital *banking*, dan *compliance*, yang mendukung kinerja individu serta perusahaan. Kompetensi ini akan menjadi prioritas dalam rencana pengembangan SDM tahun 2025.

4. Kompetensi Non-Teknis

Meningkatkan *soft skills* karyawan, seperti komunikasi, pelayanan nasabah, dan kemampuan *problem solving*, yang berperan penting dalam efektivitas kerja serta hubungan profesional.

5. Kompetensi Kepemimpinan (*Leadership*)

Mengembangkan kemampuan kepemimpinan bagi para Manajer agar siap merumuskan strategi bisnis, melalui pelatihan kepemimpinan dan program pengembangan manajemen.

effectively and involved employees from various departments, including operations, marketing and credit, treasury, information technology, risk management, accounting, and other areas.

Performance Assessment

Bank INA consistently conducts performance evaluations to ensure that employee contributions are measured objectively and fairly. This process utilizes key performance indicators (KPIs) developed by leadership in each division/unit, taking into account aspects of competence, performance, and behavior. The evaluation results from each division/unit are then submitted to the HC Division for final assessment, which serves as the basis for determining promotion policies, changes in employee status, compensation, as well as the granting of rewards or sanctions. This entire process is carried out in accordance with applicable policies, ensuring transparency and free from interference or conflicts of interest.

HR Development Plan 2025

The bank has developed a Human Resources development plan as part of its efforts to support the achievement of the Bank's strategic objectives. The HR development plan established by the Bank for 2025 is as follows.

1. Work Competency Certification in the Banking Sector

Enhancing the quality and expertise of employees in accordance with the Indonesian National Work Competency Standards (SKKNI) in the banking sector to ensure professionalism in performing their duties.

2. Mandatory Competencies for Bank INA

Providing employees with opportunities to obtain additional certifications relevant to the banking industry outside the SKKNI, thus broadening their knowledge and skills.

3. Technical Competencies

Encouraging the development of additional skills, such as financial analysis, digital banking, and compliance, which support both individual and company performance. These competencies will be a priority in the 2025 HR development plan.

4. Non-Technical Competencies

Enhancing employees' soft skills, such as communication, customer service, and problem-solving abilities, which play a crucial role in work effectiveness and professional relationships.

5. Leadership Competencies

Developing leadership capabilities for managers to prepare them for formulating business strategies, through leadership training and management development programs.

Teknologi Informasi

Information Technology

Teknologi informasi (TI) memainkan peran krusial dalam industri perbankan, terutama dalam meningkatkan efisiensi operasional dan mempercepat layanan kepada nasabah. Oleh karena itu, Divisi *Digital Technology* memastikan bahwa pengelolaan TI di Bank berjalan secara optimal dan efektif, dengan fokus utama pada peningkatan layanan digital bagi nasabah. Selain itu, Bank terus mengembangkan dan mengoptimalkan TI melalui pembenahan infrastruktur, peningkatan kapabilitas sumber daya manusia, serta pemanfaatan teknologi mutakhir untuk mendukung *core* bisnis berbasis IT/digital banking. Langkah ini bertujuan untuk memperluas basis nasabah sekaligus memastikan efektivitas pengendalian internal dalam setiap aspek operasional.

Tata Kelola TI

Bank berupaya membangun tata kelola TI yang efektif guna memaksimalkan manfaat investasi TI, memitigasi risiko, dan memastikan bahwa implementasi TI selaras dengan strategi bisnis yang berkelanjutan. Tata kelola TI diterapkan dengan mengacu pada kebijakan internal, standar operasional prosedur (SOP), serta regulasi Otoritas Jasa Keuangan, yang disesuaikan dengan karakteristik dan strategi bisnis Bank.

Selain itu, Bank secara berkala meninjau tata kelola TI guna memastikan relevansi dan efektivitasnya dalam menghadapi perkembangan digitalisasi terkini. Divisi Teknologi Informasi bertanggung jawab dalam mengevaluasi aspek-aspek utama tata kelola TI untuk memastikan kesinambungan serta optimalisasi penerapannya, yang mencakup aspek-aspek berikut.

1. Perencanaan TI

Panduan unit kerja dalam melakukan perencanaan TI yang meliputi perencanaan inisiatif strategis TI, proses perencanaan TI tahunan, proses riset, dan kajian strategis TI.

2. Project Management

Panduan dalam tahapan pengembangan *project* inisiatif strategis TI sehingga setiap proses pada fase pengembangan tersebut terdapat standardisasi dalam pelaksanaannya dengan tetap mengutamakan kualitas dari setiap *project* tersebut.

3. Pengelolaan Operasional TI

Panduan yang mengatur tentang pengelolaan operasional TI, termasuk di dalamnya pengelolaan sistem operasional, pengelolaan proses *backup and restore*, pengelolaan perangkat keras dan perangkat lunak, serta pengelolaan *data center*.

4. Pengamanan TI

Panduan unit kerja mengenai aspek pengamanan TI, termasuk di dalamnya pengamanan fisik dan lingkungan, pengamanan jaringan, serta pengamanan sistem aplikasi.

Information Technology (IT) plays a crucial role in the banking industry, particularly in improving operational efficiency and accelerating services to customers. Therefore, the Digital Technology Division ensures that the bank's IT management runs optimally and effectively, with a primary focus on enhancing digital services for customers. Additionally, the Bank continues to develop and optimize IT by improving infrastructure, enhancing human resource capabilities, and utilizing advanced technology to support core IT/digital banking operations. This initiative aims to expand the customer base while ensuring the effectiveness of internal controls across all operational aspects.

IT Governance

The bank strives to build effective IT governance to maximize the benefits of IT investments, mitigate risks, and ensure that IT implementation aligns with sustainable business strategies. IT governance is applied in accordance with internal policies, standard operating procedures (SOPs), and regulations from the Financial Services Authority (OJK), tailored to the characteristics and business strategy of the bank.

Additionally, the bank regularly reviews IT governance to ensure its relevance and effectiveness in adapting to the latest digitalization developments. The Technology Information Division is responsible for evaluating key aspects of IT governance to ensure continuity and optimize its implementation, covering the following aspects.

1. IT Planning

Guidance for work units in carrying out IT planning which includes IT strategic planning initiatives, annual IT planning process, research process, and IT strategic reviews.

2. Project Management

Guidance in stages of IT strategic initiative project development so that each process in the development phase has standardization in its implementation while still prioritizing the quality of each project.

3. IT Operations Management

Guidelines governing the management of IT operations, including management of operational systems, management of backup and restore process, hardware and software management, and data center management.

4. IT Security

Work unit guidelines regarding aspects of IT security, including physical and environmental security, network security, and application system security.



5. Penggunaan Penyedia Barang/Jasa TI

Merupakan panduan yang mengatur mengenai proses untuk pemilihan penyedia barang/jasa TI dan evaluasinya.

Untuk meminimalkan potensi risiko dan gangguan teknologi yang dapat berdampak signifikan, Bank membentuk Komite Pengarah Teknologi Informasi. Komite ini bertugas untuk mengawasi potensi risiko dan gangguan teknologi, yang kemudian diidentifikasi dan dilaporkan kepada Direksi untuk ditelaah dan mendapatkan arahan tindak lanjut. Pembentukan komite ini merupakan bentuk komitmen Bank terhadap pengelolaan TI yang bertanggung jawab dan efektif, terutama dalam menghadapi gangguan (*disruption*), keamanan dunia maya (*cyber security*), dan pemulihan bencana (*disaster recovery*).

Satuan Penyelenggara Teknologi Informasi

Satuan Penyelenggara Teknologi Informasi dibentuk oleh Bank untuk meningkatkan penerapan TI di lingkungan internal. Satuan ini berada di bawah wewenang Wakil Direktur Utama dan bertanggung jawab atas pengelolaan serta pengembangan aktivitas TI di internal Bank. Pelaksanaan tugasnya secara berkala diawasi dan ditinjau oleh Komite Pengarah Teknologi Informasi guna memastikan keselarasan dengan kebutuhan bisnis dan kepatuhan terhadap kebijakan yang berlaku.

Efektivitas pelaksanaan tugas satuan ini didukung oleh 3 divisi dengan peran sebagai berikut.

1. **Divisi Digital Technology**, bertanggung jawab mengembangkan dan memantau operasi dari teknologi informasi untuk strategi bisnis *digital banking*.
2. **Divisi Branch & Commercial Banking Technology**, bertanggung jawab untuk pengembangan teknologi informasi pada strategi bisnis Direktorat *Retail Banking*, serta Direktorat *Commercial Banking and Treasury*.
3. **Divisi Technology Operation & Control Unit**, bertanggung jawab untuk memantau operasi, *internal control*, serta keamanan teknologi informasi.

Selain itu, Satuan Penyelenggara Teknologi Informasi juga bertanggung jawab untuk memastikan bahwa sistem dan perangkat yang digunakan oleh Bank beroperasi dengan baik, melaksanakan pengembangan sistem dan peningkatan perangkat sesuai dengan kebutuhan dan perkembangan bisnis Bank, serta memaksimalkan TI sebagai alat strategis untuk mendukung pertumbuhan dan perkembangan bisnis.

Investasi dan Pencapaian TI di Tahun 2024

Bank telah mengalokasikan dana untuk investasi dalam TI dengan tujuan meningkatkan efisiensi operasional dan kualitas layanan yang lebih cepat, akurat, dan responsif terhadap kebutuhan nasabah. Selain itu, investasi TI juga bertujuan untuk memaksimalkan *value proposition* bagi nasabah, meningkatkan daya saing, serta membangun tata kelola TI yang efektif dan berkelanjutan untuk mendukung pertumbuhan bisnis jangka panjang.

5. Use of IT Goods/Services Providers

A guide that regulates the process for the selection of IT goods/ services providers and its evaluation.

To minimize potential risks and technological disruptions that could have significant impacts, the Bank has established an Information Technology Steering Committee. This committee is tasked with overseeing potential risks and technological disruptions, which are then identified and reported to the Board of Directors for review and further action. The formation of this committee reflects the Bank's commitment to responsible and effective IT management, particularly in addressing disruptions, cyber security, and disaster recovery.

Information Technology Organizing Unit

The Information Technology Implementation Unit was established by the Bank to enhance the application of IT within the internal environment. This unit operates under the authority of Vice President Director and is responsible for managing and developing IT activities within the Bank. The execution of its duties is regularly monitored and reviewed by the Information Technology Steering Committee to ensure alignment with business needs and compliance with applicable policies.

The effectiveness of this unit's operations is supported by 3 divisions, each with the following roles.

1. **Digital Technology Division**, responsible for developing and monitoring information technology operations for digital banking business strategies.
2. **Branch & Commercial Banking Technology Division**, responsible for developing information technology in the business strategy of the Retail Banking Directorate, as well as the Commercial Banking and Treasury Directorate.
3. **Technology Operation & Control Unit Division**, responsible for monitoring operations, internal control, and information technology security.

In addition, the Information Technology Implementation Unit is also responsible for ensuring that the systems and devices used by the Bank operate effectively, carrying out system development and upgrades in line with the Bank's business needs and growth, and maximizing IT as a strategic tool to support business growth and development.

IT Investment and Achievements in 2024

The Bank has allocated funds for investments in information technology (IT) aimed at improving operational efficiency and providing faster, more accurate, and responsive services to meet customer needs. Furthermore, these IT investments are designed to maximize the value proposition for customers, enhance competitiveness, and establish effective and sustainable IT governance to support long-term business growth.

Sepanjang tahun 2024, Bank telah mengembangkan TI dengan mempertimbangkan kondisi terkini dalam industri perbankan, yang meliputi:

1. Pengembangan layanan perbankan umum untuk menambah layanan/solusi keuangan nasabah, seperti:
 - a. Penambahan fitur setor & tarik tunai pada *merchant* menggunakan aplikasi INA Mobile;
 - b. Penambahan fitur QRIS *Customer Presented Mode* dan *Cross Border*;
 - c. Penambahan fitur tarik tunai tanpa kartu di jaringan ATM Bersama, PRIMA, dan Bank INA;
 - d. Penambahan beberapa mitra untuk layanan Biller pada Aplikasi INA Mobile dan IBB;
 - e. Fitur Bank Persepsi (Modul Penerimaan Negara) di beberapa kanal Bank, antara lain *Teller*, *Internet Banking* Individu dan Bisnis, serta INA Mobile;
 - f. *Wealth Management System* (pengembangan sistem dan layanan);
 - g. *Retail Bonds System*;
 - h. *Supply Chain Financing*;
 - i. Penambahan fitur pembelian SBN *Primary Market* melalui INA Mobile;
 - j. Pengembangan sistem untuk standarisasi dan percepatan proses KPR;
 - k. *Safe Deposit Box System* (pengembangan sistem untuk layanan *Safe Deposit Box*);
 - l. *Custodian Services* (pengembangan sistem untuk layanan Bank *Custodian*); serta
 - m. Rekening Dana Nasabah.
2. Pengembangan layanan perbankan digital untuk menambah jangkauan dan kemudahan bagi nasabah terkait layanan transaksi keuangan:
 - a. Fitur BINA Mobile: *Deposito Digital*, *Quick Response Code Indonesian Standard - Customer Presented Mode* (QRIS CPM), *Setor dan Tarik Tunai pada merchant*, kartu debit BINA (pengajuan, aktivasi, dan blokir kartu), pengembangan lanjutan fitur *digital onboarding*, dan penambahan layanan pembayaran *biller*;
 - b. BINA Mobile versi iPhone Operating System (iOS);
 - c. SNAP Open API: *account binding*, *inquiry balance*, *interbank*, *direct debit*, *account creation*, dan *intrabank*; serta
 - d. Layanan pinjaman digital: pinjaman cicilan dan pinjaman karyawan.
3. Pengembangan terkait *process improvement* pada internal Bank:
 - a. *E-Reconciliation System*;
 - b. *Upgrade Fraud Detection System*; serta
 - c. *Enterprise Data Warehouse System*.
4. Pengembangan pada sisi infrastruktur dan keamanan:
 - a. *Upgrade email system*;
 - b. Penerapan *Extended Detection and Response (XDR)/Endpoint Detection and Response (EDR)*;
 - c. Penerapan sistem perlindungan data pribadi;

Throughout 2024, the Bank has developed its IT capabilities by considering current conditions in the banking industry, including:

1. Development of general banking services to expand financial solutions for customers, including:
 - a. Addition of cash deposit and withdrawal features at merchants using the INA Mobile application;
 - b. Introduction of QRIS *Customer Presented Mode* and *Cross-Border* features;
 - c. Implementation of cardless cash withdrawals through the ATM Bersama, PRIMA, and Bank INA networks;
 - d. Expansion of biller service partners on the INA Mobile and IBB applications;
 - e. Collection Bank feature (State Revenue Module) across various Bank channels, including *Teller*, *Individual and Business Internet Banking*, and INA Mobile;
 - f. *Wealth Management System* (system and service development);
 - g. *Retail Bonds System*;
 - h. *Supply Chain Financing*;
 - i. Addition of government bond (SBN) *Primary Market* purchase features via INA Mobile;
 - j. System development for the standardization and acceleration of housing loan (KPR) processes;
 - k. *Safe Deposit Box System* (system development for *Safe Deposit Box* services);
 - l. *Custodian Services* (system development for *Custodian Bank* services); and
 - m. Customer Fund Account.
2. Development of digital banking services to expand access and enhance customer convenience for financial transactions:
 - a. BINA Mobile features: *Digital Deposits*, *Quick Response Code Indonesian Standard - Customer Presented Mode* (QRIS CPM), cash deposit and withdrawal at merchants, BINA debit card (application, activation, and card blocking), advanced development of digital onboarding features, and the addition of biller payment services;
 - b. BINA Mobile for iPhone Operating System (iOS);
 - c. SNAP Open API: *account binding*, *balance inquiry*, *interbank transfers*, *direct debit*, *account creation*, and *intrabank transfers*; and
 - d. Digital lending services: installment loans and employee loans.
3. Development related to process improvement within the Bank:
 - a. *E-Reconciliation System*;
 - b. *Upgrade of the Fraud Detection System*; and
 - c. *Enterprise Data Warehouse System*.
4. Development of infrastructure and security:
 - a. *Upgrade of the email system*;
 - b. Implementation of *Extended Detection and Response (XDR)/Endpoint Detection and Response (EDR)*;
 - c. Implementation of a personal data protection system;



- d. Implementasi *Software-Defined Wide Area Network (SDWAN)* (*data center*, kantor pusat, dan kantor cabang pembantu);
- e. Peremajaan *personal computer* dan laptop;
- f. Peremajaan *hardware* dan perangkat *network*; serta
- g. Peningkatan fasilitas dan standarisasi *Disaster Recovery Center (DRC)* dengan dilakukannya perpindahan lokasi.

- d. Deployment of *Software-Defined Wide Area Network (SDWAN)* across the *data center*, head office, and branch offices;
- e. Upgrade of *personal computers* and laptops;
- f. Upgrade of *hardware* and *network devices*; and
- g. Enhancement and standardization of the *Disaster Recovery Center (DRC)* through site relocation.

Pengembangan Kompetensi Personil TI

Dalam rangka meningkatkan kualitas kerja dan memperluas wawasan para personil TI, Bank memfasilitasi kegiatan pengembangan kompetensi yang dilaksanakan baik oleh pihak internal maupun eksternal. Kegiatan tersebut ditujukan untuk Divisi TI, termasuk (*Branch & Commercial Banking Technology, Digital Technology, dan Technology Operation & Control Unit*), yang dilaksanakan dalam bentuk pelatihan, pendidikan, seminar, *workshop*, serta program pengembangan lainnya.

Informasi terkait kegiatan pengembangan kompetensi personil TI sepanjang tahun 2024, dirinci sebagai berikut.

IT Personnel Competency Development

In order to improve work quality and broaden the knowledge of IT personnel, the Bank facilitates competency development activities conducted by both internal and external parties. These activities are intended for the IT Division, including *Branch & Commercial Banking Technology, Digital Technology, and the Technology Operation & Control Unit*, and are carried out through training, education, seminars, workshops, and other development programs.

Details of the IT personnel competency development activities throughout 2024 are as follows.

Topik Pengembangan Kompetensi Competency Development Topics	Penyelenggara Organizer	Lokasi dan Periode Pelaksanaan Location and Implementation Period	Jumlah Peserta Number of participants
Pelatihan Sistem Manajemen Keamanan Informasi oleh Badan Siber dan Sandi Negara Information Security Management System Training by the National Cyber and Crypto Agency	Badan Siber dan Sandi Negara (BSSN) National Cyber and Crypto Agency	KCP Abdul Muis - Bank INA February 2024	3
Sistem Manajemen Keamanan Informasi Information Security Management System	BSSN	KC Melawai - Bank INA February 2024	4
PAM Core Proxy	Intikom	Online March 2024	1
DBMS Administration with Oracle	Inixindo	Inixindo Training Center March 2024	2
Awareness Perlindungan Data Pribadi Personal Data Protection Awareness	PT Veda Praxis	Online April 2024	31
Webinar Perlindungan dan Tantangan Perlindungan Data dalam Transaksi di Era Digital Webinar on Data Protection and Challenges in Transactions in the Digital Era	OJK Institute	Online May 2024	2
ITIL DITS Training	Multimatics	Online May 2024	1
ITIL 4 Digital and IT Strategy	PeopleCert	Multimatics Axa Tower May 2024	1
Training JPS Keamanan Data dan Sistem dan Jaringan Data and System and Network Security JPS Training	PT Prosperita Mitra Indonesia	Hotel Aston Sentul June 2024	15
Workshop Simulasi Penanganan Insiden Siber Cyber Incident Handling Simulation Workshop	BSSN	Hotel Aston Kuta June 2024	1
Training Security in Google Cloud	PT Trainocate Networks Indonesia	Online July 2024	2
Google Cloud Certified Professional Cloud Security Engineer	PT Trainocate Networks Indonesia	Online July 2024	1
National Cyber Exercise	BSSN	Hotel Santika Bekasi August 2024	1

Topik Pengembangan Kompetensi Competency Development Topics	Penyelenggara Organizer	Lokasi dan Periode Pelaksanaan Location and Implementation Period	Jumlah Peserta Number of participants
Implementasi Undang-Undang Pelindungan Data Pribadi Implementation of Personal Data Protection Law	PT CBQA Global	Hotel Aston Kuta September 2024	2
Workshop dan / and Table Top Exercise	BSSN	Hotel Discovery Ancol December 2024	1
Data Warehouse and Looker	Bursa Efek Indonesia	Kantor Pusat - Bank INA Head Office - Bank INA December 2024	12

Rencana Pengembangan TI Tahun 2025

Bank merancang strategi pengembangan TI dengan merujuk pada Rencana Pengembangan Teknologi Informasi (RPTI) 2025, yang bertujuan untuk mendukung strategi bisnis *hybrid bank*. Pandangan ini didasari oleh keyakinan bahwa bisnis *digital banking* dapat memacu pertumbuhan bisnis baru dan memperluas jangkauan di sektor usaha mikro, kecil, dan menengah (UMKM). Untuk memanfaatkan peluang ini secara optimal, Direktorat *Digital Banking* Bank INA akan mengambil langkah-langkah strategis yang terencana.

Berikut dijelaskan RPTI Bank INA untuk tahun buku 2025.

1. Pengembangan Layanan Transaksi Digital

- Pengembangan fitur tarik tunai dan setor tunai rekening di jaringan cabang Bank INA tanpa menggunakan kartu debit/ATM. Layanan ini memberikan kemudahan dan fleksibilitas bagi nasabah dalam melakukan transaksi;
- Penambahan fitur pada aplikasi BINA. Aplikasi BINA terus ditingkatkan dengan penambahan fitur-fitur baru seperti:
 - QRIS untuk transaksi transfer, tarik, dan setor tunai;
 - e-SBN untuk pembelian Surat Berharga Negara secara *online*;
 - Transfer Sistem Kliring Nasional (SKN) dan *Real Time Gross Settlement* (RTGS) untuk transfer dana antar bank;
 - BINA Point sebagai program *loyalti*;
 - Cardless Cash Withdrawal* untuk tarik tunai tanpa kartu;
 - Pembelian emas digital;
 - Asuransi;
 - Kredit Multiguna (KMG);
- Pengembangan fitur BINA Merchant. Aplikasi BINA juga dikembangkan untuk memenuhi kebutuhan mitra/*merchant* antara lain:
 - e-invoice*;
 - Registrasi *merchant*;
 - Pembayaran;
 - Monitoring* transaksi;
 - Instant settlement*.

IT Development Plan for 2025

The Bank designs its IT development strategy by referring to the 2025 Information Technology Development Plan (RPTI), aimed at supporting the Bank's hybrid business strategy. This approach is based on the belief that digital banking can drive new business growth and expand reach in the micro, small, and medium enterprise (MSME) sector. To optimally utilize these opportunities, the Bank INA Digital Banking Directorate will implement well-planned strategic initiatives.

The following outlines the Bank INA RPTI for the 2025 financial year:

1. Development of Digital Transaction Services

- Development of cash withdrawal and deposit features for Bank INA branch networks without using a debit/ATM card. This service offers customers convenience and flexibility in conducting transactions;
- Addition of features to BINA Application. BINA application continues to be improved with the addition of new features, including:
 - QRIS for fund transfers, cash withdrawals, and cash deposits;
 - e-SBN for online purchase of Government Securities;
 - National Clearing System (SKN) and Real-Time Gross Settlement (RTGS) for interbank fund transfers;
 - BINA Point as a *loyalty* program;
 - Cardless Cash Withdrawal for cash withdrawals without a card;
 - Digital gold purchases;
 - Insurance;
 - Multipurpose Loans (KMG).
- Development of BINA Merchant Features. BINA application is also enhanced to meet the needs of partners/*merchants*, including:
 - e-Invoice;
 - Merchant registration;
 - Payment processing;
 - Transaction monitoring;
 - Instant settlement.



- d. Pengembangan *Application Programming Interface* (API). API memungkinkan integrasi sistem Bank INA dengan sistem pihak ketiga, seperti:
 - 1) API QRIS (CPM & MPM) untuk transaksi QRIS;
 - 2) API Kartu Debit untuk *request* kartu debit; dan
 - 3) Pengembangan SNAP API untuk transaksi intrabank dan *authorization payment*.
- e. Pinjaman digital cicilan. Penambahan fitur pinjaman cicilan (*non-revolving*) untuk memberikan solusi pembiayaan kepada nasabah.

2. Pengembangan Sistem dan Infrastruktur

- a. Migrasi *Society for Worldwide Interbank Financial Telecommunication* (SWIFT) dari SAA ke Alliance on SWIFT dengan konsep SAAS. Peningkatan infrastruktur SWIFT untuk keamanan dan efisiensi transaksi internasional;
- b. *Upgrade* versi APU-PPT. Peningkatan sistem APU-PPT untuk mendukung operasional Bank; serta
- c. *Upgrade* versi *corebanking* T24. Peningkatan sistem *corebanking* Temenos T24 ke versi terbaru dan pemindahan lokasi DRC dari INDONET ke DCI E1 untuk meningkatkan performa dan keamanan sistem.

3. Kerja Sama dan Inovasi

- a. Reksadana (*Mutual Fund*). Penambahan modul reksadana pada *System Treasury OSTs* untuk menyediakan produk investasi reksadana bagi nasabah;
- b. *Joint financing* kendaraan bermotor. Kerja sama dengan *multifinance* untuk pembiayaan *joint financing*/pembiayaan kendaraan bermotor;
- c. *Debit Card Principal International*. Pengembangan *debit card* fisik dan virtual dengan kerja sama penyedia jaringan VISA atau Mastercard; serta
- d. *Apps Flyer* pada aplikasi BINA. Penerapan *software* analitik untuk mendapatkan informasi dan analisa mengenai *acquisition source/funnel*.

4. Peningkatan Infrastruktur

- a. Pemindahan *data center*. Peningkatan fasilitas dan standarisasi dengan dilakukannya pemindahan *data center* yang sudah memenuhi standarisasi *Tier 4* untuk meningkatkan keandalan dan keamanan data;
- b. Peremajaan *hardware* dan perangkat *network*. Peremajaan server dan perangkat komunikasi di *Data Center* (DC) dan *Disaster Recovery Center* (DRC) untuk menjaga performa dan stabilitas sistem; serta
- c. Peremajaan PC dan laptop. Peremajaan PC dan laptop yang sudah 5 tahun ke atas untuk meningkatkan produktivitas dan keamanan.

- d. Development of *Application Programming Interfaces* (APIs). APIs facilitate the integration of Bank INA's systems with third-party systems, including:
 - 1) QRIS API (CPM & MPM) for QRIS transactions;
 - 2) Debit Card API for debit card requests; and
 - 3) Development of SNAP API for intra-bank transactions and payment authorization.
- e. Digital Installment Loans. Introduction of installment loan features (*non-revolving*) to provide financing solutions for customers.

2. Development of Systems and Infrastructure

- a. Migration of *Society for Worldwide Interbank Financial Telecommunication* (SWIFT) from SAA to Alliance on SWIFT with SAAS concept. Infrastructure enhancement of SWIFT to improve security and efficiency in international transactions;
- b. Upgrade of APU-PPT Version. System upgrade of APU-PPT to support the Bank's operations; and
- c. Upgrade of Temenos T24 core banking system to the latest version and relocation of the Disaster Recovery Center (DRC) from INDONET to DCI E1 to enhance system performance and security.

3. Cooperation and Innovation

- a. Mutual Fund. Addition of a mutual fund module to the Treasury OSTs System to provide mutual fund investment products for customers;
- b. Joint motor vehicle financing. Collaboration with multifinance companies for joint financing/vehicle financing;
- c. Debit Card Principal International. Development of physical and virtual debit cards in collaboration with VISA or Mastercard network providers; and
- d. Apps Flyer on BINA application. Implementation of analytical software to obtain information and analysis regarding acquisition sources/funnels.

4. Infrastructure Enhancement

- a. Data center relocation. Enhancement of facilities and standardization by relocating the data center to meet Tier 4 standards to improve data reliability and security;
- b. Upgrade of hardware and network device. Upgrade of servers and communication devices in Data Center (DC) and Disaster Recovery Center (DRC) to maintain system performance and stability; and
- c. PC and laptop upgrade. Replacing PCs and laptops that are over 5 years old to improve productivity and security.

5. Peningkatan Keamanan

- Peningkatan kemampuan pengukuran, pencegahan, dan mengatasi kerentanan pada sistem;
- Peningkatan keamanan pada aplikasi mobile dari serangan *malware* dan ancaman lainnya; serta
- Peningkatan keamanan dengan menerapkan pembatasan pada sistem inti perbankan.

6. Pemantauan Sistem

- Pengembangan sistem *monitoring* aplikasi yang terentralisasi dan komprehensif untuk memantau kinerja dan ketersediaan seluruh aplikasi secara *real-time*.

5. Security Enhancements

- Improvement of capabilities in measuring, preventing, and addressing vulnerabilities in the system;
- Improvement of security on mobile applications against malware attacks and other threats; and
- Improvement of security by implementing restrictions on the core banking system.

6. System Monitoring

- Development of a centralized and comprehensive application monitoring system to monitor the performance and availability of all applications in real-time.

Permodalan dan Praktik Manajemen Risiko

Capital and Risk Management Practices

Dasar Penerapan

Bank menerapkan pengelolaan permodalan dan praktik manajemen risiko dengan merujuk pada kebijakan dan peraturan berikut.

- Peraturan Bank Indonesia No. 5/8/PBI/2003 tentang Penerapan Manajemen Risiko bagi Bank Umum.
- Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.
- Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.
- Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.
- Surat Edaran Otoritas Jasa Keuangan No. 21/SEOJK.03/2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Informasi oleh Bank Umum.
- Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum.
- Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
- Kebijakan Internal Bank No. RMG/001/01/2019 tentang Pedoman Penerapan Manajemen Risiko.

Basis of Implementation

The Bank applies capital management and risk management practices in accordance with the following policies and regulations.

- Bank Indonesia Regulation No. 5/8/PBI/2003 on the Implementation of Risk Management for Commercial Banks.
- Financial Services Authority Regulation No. 18/POJK.03/2016 on the Implementation of Risk Management for Commercial Banks.
- Financial Services Authority Circular No. 34/SEOJK.03/2016 on the Implementation of Risk Management for Commercial Banks.
- Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks.
- Financial Services Authority Circular No. 21/SEOJK.03/2017 on the Implementation of Risk Management in the Use of Information by Commercial Banks.
- Financial Services Authority Regulation No. 11/POJK.03/2022 on the Implementation of Information Technology by Commercial Banks.
- Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Governance for Commercial Banks.
- Internal Bank Policy No. RMG/001/01/2019 on Guidelines for the Implementation of Risk Management.



Pengungkapan Permodalan

Struktur permodalan Bank INA diungkapkan sebagai berikut.

1. Modal Inti (Tier 1)

a. Modal Inti Utama

1) Modal Disetor

Modal disetor Bank per posisi 31 Desember 2024 sebesar Rp613,47 miliar.

2) Cadangan Tambahan Modal

a) Faktor Penambah

Agio saham tercatat sebesar Rp2,48 triliun dan faktor penambah berupa pembentukan Cadangan Umum sebesar Rp106,57 miliar, serta terdapat akumulasi dari laba ditahan sebesar Rp352,62 miliar dan laba tahun berjalan sebesar Rp81,85 miliar.

b) Faktor Pengurang

Faktor pengurang dalam perhitungan permodalan posisi 31 Desember 2024 (*audited*) berasal dari:

- Selisih kurang antara penyisihan penilaian kualitas aset (PPKA) dan cadangan kerugian penurunan nilai (CKPN) atas aset produktif sebesar Rp22,49 miliar; dan
- Kewajiban penyisihan penghapusan aset (PPA) aset non-produktif yang wajib dibentuk sebesar Rp56,97 miliar.

3) Kepentingan Non-Pengendali yang Dapat Diperhitungkan

Tidak terdapat kepentingan non-pengendali yang dapat diperhitungkan dalam perhitungan modal.

4) Faktor Pengurang Modal Inti Utama

Faktor pengurang dalam perhitungan modal inti utama, berasal dari aset tidak berwujud sebesar Rp29,23 miliar dan perhitungan pajak tangguhan sebesar Rp29,99 miliar.

b. Modal Inti Tambahan

Bank INA tidak memiliki instrumen yang dapat dikategorikan sebagai modal inti tambahan.

2. Modal Pelengkap (Tier 2)

Jumlah cadangan umum PPA atas aset produktif yang wajib dibentuk tercatat sebesar Rp171,06 miliar. Sementara itu, penempatan dana pada instrumen tier 2 pada bank lain sebesar Rp10,01 miliar, sehingga modal pelengkap (*tier 2*) sebesar Rp161,06 miliar.

Kewajiban Pembentukan Tambahan Modal

1. Capital Conservation Buffer

Bank INA masih tergolong sebagai Kelompok Bank berdasarkan Modal Inti (KBMI) 1 sehingga tidak wajib membentuk *Capital Conservation Buffer*.

Capital Disclosure

Bank INA's capital structure is disclosed as follows.

1. Core Capital (Tier 1)

a. Common Equity Tier 1

1) Paid-up capital

The Bank's paid-in capital as of December 31, 2024, was Rp613.47 billion.

2) Disclosed Reserve

a) Additional Factor

The recorded share premium amounts to Rp2.48 trillion, with an additional factor in the form of General Reserves amounting to Rp106.57 billion. There is also an accumulation from retained earnings of Rp352.62 billion and profit for the year of Rp81.85 billion.

b) Deduction Factor

The deducting factor in the calculation of capital for the position of December 31, 2024 (*audited*), comes from:

- The difference between allowance for asset quality assessment (PPKA) and allowance for impairment losses (CKPN) on earning assets amounted to Rp22.49 billion; and
- The mandatory allowance for asset losses (PPA) for non-earning assets amounted to Rp56.97 billion.

3) Non-Controlling Interests that Can Be Calculated

There are no non-controlling interests that can be calculated in calculating capital.

4) Main Core Capital Deduction Factor

The deducting factor in calculating the main core capital, comes from intangible assets of Rp29.23 billion, and deferred tax calculations of Rp29.99 billion.

b. Additional Tier 1

Bank INA does not have instruments that can be categorized as additional.

2. Complementary Capital (Tier 2)

The total reserve for provision for PPA for earning assets that must be formed is recorded at Rp171.06 billion. Meanwhile, placement of funds in tier 2 instruments at other banks is Rp10.01 billion, and thus, supplementary capital (*tier 2*) was Rp161.06 billion.

Obligations to Form Additional Capital

1. Capital Conservation Buffer

Bank INA is still classified as Bank Groups based on Core Capital (KBMI) 1 so it is not mandatory to form *Capital Conservation Buffer*.

2. Countercyclical Buffer

Pembentukan *Countercyclical Buffer* sesuai Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum dan Surat Deputi Gubernur Bank Indonesia No. 17/46/DpG/DKMP tentang Kewajiban Pembentukan *Countercyclical Buffer* sebesar 0% telah diberlakukan efektif per 1 Januari 2016, dan sesuai dengan Siaran Pers Bank Indonesia tanggal 20 Oktober 2022 yang belum ada perubahan.

3. Capital Surcharge

Bank INA tidak termasuk dalam daftar bank yang ditetapkan sebagai bank berdampak sistemik, sehingga tidak memiliki kewajiban untuk membentuk *capital surcharge*.

2. Countercyclical Buffer

The establishment of *Countercyclical Buffer* according to Financial Services Authority Regulation No. 11/POJK.03/2016 on Minimum Capital Adequacy Requirement for Commercial Banks and the letter of the Deputy Governor of Bank Indonesia No. 17/46/DpG/DKMP on Obligations to Establish *Countercyclical Buffer* of 0% has been effective as of January 1, 2016, and in accordance with Bank Indonesia Press Release dated October 20, 2022, which has not been changed.

3. Capital Surcharge

Bank INA is not included in the list of banks designated as banks with systemic impact, therefore is not obligated to establish a capital surcharge.

Kecukupan Permodalan

Bank memiliki profil risiko pada peringkat 2, yang dikategorikan sebagai “**Low to Moderate**”. Berdasarkan klasifikasi ini dan mengacu pada Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Modal Minimum Bank Umum, Bank diwajibkan untuk menjaga modal minimum sebesar 9% hingga kurang dari 10% dari total Aset Tertimbang Menurut Risiko (ATMR). Pada tahun 2024, Bank mencatat total modal sebesar Rp3,64 triliun, yang setara dengan rasio 25,07% dari total ATMR. Dengan tingkat modal dan rasio yang tercatat, Bank berada dalam posisi yang sangat baik untuk menyerap potensi risiko bisnis, menjaga stabilitas keuangan, dan memastikan kelangsungan usaha yang sehat dan berkelanjutan.

Capital Adequacy

The Bank has a risk profile with a rating of 2, categorized as “**Low to Moderate**”. Based on this classification and in reference to the Financial Services Authority Regulation No. 11/POJK.03/2016 concerning the Minimum Capital Requirement for Commercial Banks, the Bank is required to maintain a minimum capital of 9% to less than 10% of the total Risk-Weighted Assets (RWA). In 2024, the Bank recorded total capital of Rp3.64 trillion, which is equivalent to a ratio of 25.07% of the total RWA. With the recorded capital and ratio, the Bank is in a very strong position to absorb potential business risks, maintain financial stability, and ensure a healthy and sustainable business continuity.

Pengungkapan Manajemen Risiko

Pengungkapan manajemen risiko Bank mengacu pada Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 yang pelaksanaannya diatur dalam Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016. Bank telah menuangkannya dalam Kebijakan Manajemen No. RMG/01-010/01/0319 yang mengatur Pedoman Manajemen Risiko. Kebijakan ini disusun untuk mendukung penerapan manajemen risiko yang efektif dengan tujuan untuk:

1. Menciptakan budaya kesadaran pentingnya manajemen risiko di seluruh elemen perusahaan;
2. Meningkatkan praktik tata kelola yang baik serta fungsi identifikasi, pengukuran, pemantauan dan pengendalian risiko Bank;
3. Memberikan laporan dan rencana mitigasi atas risiko-risiko utama Bank, secara periodik dan proporsional, kepada Direksi dan Komisaris;
4. Memastikan bahwa rencana mitigasi risiko dilakukan secara memadai dengan cara yang efektif untuk meminimalkan dampak dan kemungkinan terjadinya risiko tersebut sehingga tidak mengganggu kelangsungan usaha Bank; dan
5. Memastikan adanya koordinasi dan komunikasi yang memadai di antara semua fungsi manajemen risiko dalam Bank.

Risk Management Disclosure

The Bank's risk management disclosure refers to the Financial Services Authority (OJK) Regulation No. 18/POJK.03/2016, the implementation of which is regulated by the Financial Services Authority Circular Letter No. 34/SEOJK.03/2016. The Bank has outlined this in its Risk Management Policy No. RMG/01-010/01/0319, which governs the Risk Management Guidelines. This policy has been formulated to support the effective implementation of risk management with the aim to:

1. Creating a culture of awareness of the importance of risk management in all elements of the Company;
2. Improving good governance practices and the Bank's risk identification, measurement, monitoring, and control functions;
3. Providing reports and mitigation plans for the main risks of the Bank, periodically and proportionately, to the Board of Directors and Board of Commissioners;
4. Ensuring that the risk mitigation plan is carried out adequately in an effective way to minimize the impact and possibility of the occurrence of these risks so as not to disrupt the Bank's business continuity; and
5. Ensuring adequate coordination and communication between all risk management functions within the Bank.



Di sisi lain, penerapan manajemen risiko Bank INA meliputi 4 pilar yang diuraikan sebagai berikut.

1. Pengawasan Aktif Direksi dan Dewan Komisaris

Direksi dan Dewan Komisaris bertanggung jawab atas efektivitas penerapan manajemen risiko. Direksi dan Dewan Komisaris memahami risiko-risiko yang dihadapi Bank dan memberikan arahan yang jelas, melakukan pengawasan dan mitigasi secara aktif serta mengembangkan Budaya Manajemen Risiko di Bank INA. Selain itu, Direksi dan Dewan Komisaris memastikan struktur organisasi secara memadai, menetapkan tugas dan tanggung jawab yang jelas pada masing-masing unit, serta memastikan kecukupan kuantitas dan kualitas SDM untuk mendukung penerapan Manajemen Risiko secara efektif.

2. Kebijakan, Prosedur, dan Penetapan Limit

Penerapan manajemen risiko mencakup kebijakan dan prosedur manajemen risiko serta limit risiko yang ditetapkan secara jelas sejalan dengan visi, misi, dan strategi bisnis Bank. Penyusunan kebijakan dan prosedur manajemen risiko disesuaikan dengan jenis, kompleksitas kegiatan usaha, profil risiko, tingkat risiko yang akan diambil, keterkaitan atas risiko, serta peraturan yang ditetapkan otoritas dan/atau praktik perbankan yang sehat. Penerapan kebijakan dan prosedur manajemen risiko didukung oleh kecukupan permodalan dan kualitas SDM. Dalam rangka pengendalian risiko secara efektif, kebijakan dan prosedur didasarkan pada strategi manajemen risiko yang dilengkapi dengan toleransi risiko dan limit risiko. Penetapan toleransi risiko dan limit risiko dilakukan dengan memperhatikan tingkat risiko yang akan diambil dan strategi Bank secara keseluruhan.

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

Identifikasi, pengukuran, pemantauan, dan pengendalian risiko merupakan bagian utama dari proses penerapan manajemen risiko. Identifikasi risiko bersifat proaktif, mencakup seluruh aktivitas bisnis Bank dan dilakukan dalam rangka menganalisa sumber dan kemungkinan timbulnya risiko serta dampaknya. Bank melakukan pengukuran risiko sesuai dengan karakteristik dan kompleksitas kegiatan usaha. Dalam pemantauan terhadap hasil pengukuran risiko, Bank menetapkan unit yang independen dari pihak yang melakukan transaksi untuk memantau tingkat dan tren serta menganalisis arah risiko. Efektivitas penerapan manajemen risiko didukung oleh pengendalian risiko dengan mempertimbangkan hasil pengukuran dan pemantauan risiko. Dalam rangka mendukung proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko, Bank mengembangkan sistem informasi manajemen yang disesuaikan dengan karakteristik, kegiatan, dan kompleksitas kegiatan usaha Bank.

On the other hand, the implementation of risk management at Bank INA includes 4 pillars, which are outlined as follows.

1. Active Supervision of the Board Directors of and Board of Commissioners

The Board of Directors and Board of Commissioners are responsible for the effectiveness of risk management implementation. The Board of Directors and Board of Commissioners understand the risks faced by the Bank and provide clear direction, conduct active supervision and mitigation, and develop a Culture of Risk Management at Bank INA. In addition, the Board of Directors and Board of Commissioners ensure an adequate organizational structure, establish clear duties and responsibilities in each unit, and ensure the adequacy of the quantity and quality of human resources to support the effective implementation of Risk Management.

2. Policies, Procedures, and Limit Setting

The implementation of risk management includes risk management policies and procedures as well as clearly defined risk limits in line with the Bank's vision, mission, and business strategy. The preparation of risk management policies and procedures is adjusted to the type, complexity of business activities, risk profile, level of risk to be taken, linkage to risk, as well as regulations set by the authority and/or sound banking practices. The implementation of risk management policies and procedures is supported by adequate capital and quality human resources. In order to control risk effectively, policies and procedures are based on risk management strategies equipped with risk tolerance and risk limits. The determination of risk tolerance and risk limits is carried out by considering the level of risk to be taken and the Bank's overall strategy.

3. Risk Identification, Measurement, Monitoring and Control Process, and Risk Management Information System

Risk identification, measurement, monitoring, and control are the main parts of the risk management implementation process. Risk identification is proactive, covering all of the Bank's business activities and is conducted in order to analyze the sources and likelihood of risks and their impacts. The Bank conducts risk measurement in accordance with the characteristics and complexity of business activities. In monitoring the results of risk measurement, the Bank establishes a unit that is independent of the party conducting the transaction to monitor the level and trend and analyze the direction of risk. The effectiveness of risk management implementation is supported by risk control by considering the results of risk measurement and monitoring. In order to support the process of identifying, measuring, monitoring, and controlling risks, the Bank develops a management information system that is tailored to the characteristics, activities, and complexity of the Bank's business activities.

4. Sistem Pengendalian Internal

Proses penerapan manajemen risiko yang efektif harus dilengkapi dengan sistem pengendalian internal yang andal. Penerapan sistem pengendalian internal secara efektif dapat membantu manajemen dalam menjaga aset Bank, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan Bank terhadap ketentuan dan peraturan perundang-undangan, serta mengurangi risiko terjadinya kerugian, penyimpangan, dan pelanggaran aspek kehati-hatian. Terselenggaranya sistem pengendalian internal Bank yang andal dan efektif menjadi tanggung jawab dari seluruh satuan kerja operasional (*risk-taking unit*) dan satuan kerja pendukung serta SKAI.

Bank terus mengoptimalkan penerapan sistem pengendalian internal yang komprehensif guna meminimalkan risiko yang dapat berdampak signifikan terhadap operasional dan kinerja keuangan. SKAI secara berkala melakukan pembaruan dan evaluasi terhadap pengendalian internal agar selaras dengan profil risiko dan perkembangan bisnis terkini. Dewan Komisaris dan Direksi memiliki tanggung jawab untuk melakukan penilaian menyeluruh terhadap efektivitas pengendalian internal setiap tahun buku guna memastikan bahwa sistem yang diterapkan berjalan secara optimal serta mampu mengidentifikasi dan mengatasi potensi risiko.

Profil Risiko

Profil risiko Bank diklasifikasikan oleh Divisi Manajemen Risiko bersama dengan divisi/unit kerja terkait, yang bertanggung jawab dalam melakukan penilaian serta merumuskan strategi mitigasi risiko. Rincian profil risiko dan upaya mitigasinya diuraikan dalam tabel berikut.

4. Internal Control System

The process of implementing effective risk management must be complemented by a reliable internal control system. Effective implementation of the internal control system can assist management in safeguarding the Bank's assets, ensuring the availability of reliable financial and managerial reporting, improving the Bank's compliance with laws and regulations, and reducing the risk of losses, irregularities, and violations of prudential aspects. The implementation of a reliable and effective internal control system is the responsibility of all operational work units (*risk-taking units*) and supporting work units as well as SKAI.

The Bank continues to optimize the implementation of a comprehensive internal control system to minimize risks that could significantly impact operations and financial performance. SKAI periodically updates and evaluates internal controls to align with the risk profile and current business developments. The Board of Commissioners and the Board of Directors are responsible for conducting a thorough assessment of the effectiveness of internal controls each financial year to ensure that the system is functioning optimally and is capable of identifying and addressing potential risks.

Risk Profile

The Bank's risk profile is classified by the Risk Management Division in collaboration with the relevant divisions/work units, which are responsible for conducting assessments and formulating risk mitigation strategies. Details of the risk profile and mitigation efforts are outlined in the following table.

Profil Risiko Risk Profile	Definisi Definition	Penilaian dan Upaya Mitigasi Assessment and Mitigation Measures
Risiko Kredit	Risiko akibat kegagalan debitur dan/atau pihak lain dalam memenuhi kewajiban kepada Bank. Risiko kredit sesuai dengan aktivitas bisnis Bank INA, bersumber dari aktivitas pemberian kredit, kepemilikan instrumen keuangan, transaksi antar Bank, serta kewajiban komitmen dan kontinjensi. Sampai dengan saat ini, sumber utama pendapatan Bank INA masih bersumber pada pendapatan dari aktivitas penyaluran kredit dan aktivitas pembelian surat berharga.	Penilaian risiko kredit Bank INA secara komposit dinilai "Moderate" . <i>Outstanding credit</i> meningkat 7,64% dari Rp12,31 triliun pada tahun 2023 menjadi Rp13,25 triliun di tahun 2024. Jumlah kredit berkualitas rendah tahun 2024 mengalami peningkatan menjadi sebesar Rp1,4 triliun miliar dari sebelumnya Rp0,98 triliun di tahun 2023. Secara rasio, kredit berkualitas rendah juga meningkat dari 7,08% di tahun 2023 menjadi 10,63% per posisi Desember 2024. Sedangkan rasio NPL <i>gross</i> meningkat dari 2,22% menjadi 2,38%. Konsentrasi kredit terhadap debitur inti (25 debitur terbesar) sedikit mengalami perbaikan dengan penurunan dari 38,96% (2023) menjadi 38,66% (2024).
Credit Risk	Risk due to failure of the debtor and/or other parties in fulfilling obligations to the Bank. Credit risk is consistent with Bank INA's business activities, originating from lending activities, ownership of financial instruments, inter-bank transactions, as well as commitments and contingencies. Until now, the main source of Bank INA's income is still derived from income from lending activities and securities purchasing activities.	Bank INA's credit risk assessment is rated as "Moderate" on a composite basis. Outstanding credit increased by 7.64% from Rp12.31 trillion in 2023 to Rp13.25 trillion in 2024. The amount of low-quality credit in 2024 rose to Rp1.4 trillion from Rp0.98 trillion in 2023. In terms of ratio, low-quality credit also increased from 7.08% in 2023 to 10.63% as of December 2024. Meanwhile, the gross NPL ratio rose from 2.22% to 2.38%. The concentration of credit to core debtors (the 25 largest debtors) showed slight improvement, declining from 38.96% in 2023 to 38.66% in 2024.



Profil Risiko Risk Profile	Definisi Definition	Penilaian dan Upaya Mitigasi Assessment and Mitigation Measures
Risiko Pasar	Risiko pada posisi neraca dan rekening administratif termasuk transaksi derivatif, akibat perubahan secara keseluruhan dari kondisi pasar, termasuk risiko perubahan harga <i>option</i> , yang meliputi risiko suku bunga dan risiko nilai tukar. Penerapan manajemen risiko pasar bertujuan untuk meminimalkan kemungkinan dampak negatif akibat perubahan kondisi pasar terhadap aset dan permodalan Bank. Pelaksanaan pengendalian risiko pasar secara berkala dilakukan oleh Unit Kerja <i>Treasury</i> dan ALCO. Sementara itu, kebijakan dan penetapan limit risiko dilakukan oleh Divisi Manajemen Risiko sebagai unit kerja yang independen.	Penilaian risiko pasar dinilai "Low to Moderate" . Portofolio aset yang diukur dengan nilai pasar wajar (<i>Fair Value through Other Comprehensive Income (FVOCI) & Fair Value through Profit or Loss (FVTPL)</i>) meningkat dari Rp3,07 triliun pada tahun 2023 menjadi Rp 4,42 triliun pada tahun 2024. Apabila dibandingkan dengan total aset juga meningkat dari 12,46% menjadi 19,68%. Terhadap kepemilikan aset Surat Berharga tersebut Bank terpapar <i>unrealize loss</i> sebesar Rp42,76 miliar (1,18% dari total modal), turun apabila dibandingkan dengan <i>unrealize profit</i> pada tahun 2023 sebesar Rp1,26 miliar (0,04% dari total modal). Instrumen/produk yang dimiliki Bank saat ini masih tergolong instrumen yang sederhana, yaitu <i>Forex</i> , SBN retail, <i>Bonds</i> , Pasar uang antar bank, dan Repo. Pengelolaan risiko <i>Interest Rate Risk in the Banking Book (IRRBB)</i> Bank dijalankan dengan konsisten untuk mengenakan suku bunga mengambang (<i>floating rate</i>) di hampir semua produk <i>funding</i> dan <i>lending</i> , dengan tujuan agar dapat secara cepat dilakukan penyesuaian apabila risiko IRRBB ini berpotensi memengaruhi <i>net interest income (NII)</i> secara signifikan. Rasio NIM Bank meningkat dari 3,14% di tahun 2023 menjadi 3,30% pada tahun 2024.
Market Risk	Risks on balance sheet and off-balance sheet positions, including derivative transactions, due to overall changes in market conditions, including the risk of changes on option price, which includes interest rate risk and exchange rate risk. The implementation of market risk management aims to minimize the possibility of negative impacts due to changes in market conditions on the Bank's assets and capital. Implementation of market risk control is periodically carried out by the Treasury Work Unit and ALCO. Meanwhile, risk policies and limits determinations are set by the Risk Management Division as an independent work unit.	The market risk assessment is rated as "Low to Moderate." The portfolio of assets measured at fair value — both through Other Comprehensive Income (FVOCI) and through Profit or Loss (FVTPL) — increased from Rp3.07 trillion in 2023 to Rp4.42 trillion in 2024. When compared to total assets, it also increased from 12.46% to 19.68%. In relation to the ownership of these securities assets, the Bank was exposed to an unrealized loss of Rp42.76 billion (1.18% of total capital), a decrease compared to the unrealized profit in 2023 of Rp1.26 billion (0.04% of total capital). The instruments/products currently held by the Bank are still categorized as simple instruments, namely <i>Forex</i> , retail government securities (SBN), bonds, interbank money market, and repo. The Bank's management of Interest Rate Risk in the Banking Book (IRRBB) is consistently carried out by applying floating interest rates to almost all funding and lending products, with the aim of enabling quick alignment in case the IRRBB risk has the potential to significantly affect net interest income (NII). The Bank's NIM ratio increased from 3.14% in 2023 to 3.30% in 2024.
Risiko Operasional	Risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian-kejadian eksternal yang memengaruhi operasional Bank, yang dapat bersumber antara lain dari sumber daya manusia (SDM), proses internal, sistem, dan infrastruktur, serta kejadian eksternal. Penerapan manajemen risiko operasional diperlukan untuk meminimalkan kemungkinan dampak negatif dari tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau terjadinya kejadian-kejadian eksternal yang dapat mempengaruhi operasional Bank.	Risiko operasional dinilai "Low to Moderate" . Bank secara konsisten berupaya meningkatkan kualitas dan efisiensi proses operasional melalui berbagai inisiatif teknologi informasi. Beberapa proyek yang telah dilaksanakan antara lain pengembangan terkait <i>user access management</i> , <i>Real Time Gross Settlement (RTGS) - Straight Through Processing Gateway (STPG)</i> untuk transaksi perbankan elektronik, implementasi Standar Nasional Open API Pembayaran (SNAP) Bank Indonesia dan Indonesian <i>Banking Benchmarking (IBB) Performance Report</i> , serta pengembangan dan peningkatan layanan pada aplikasi mobile banking Bank INA. Bank telah menerapkan sistem pencatatan kerugian atau <i>Loss Event Database (LED)</i> untuk memperkuat pengelolaan risiko operasional. Sistem ini berfungsi sebagai <i>database</i> untuk mencatat segala jenis kerugian yang diakibatkan oleh risiko operasional. Seluruh unit kerja diwajibkan untuk secara aktif mengidentifikasi, mencatat, dan melaporkan setiap kejadian yang berpotensi atau telah menimbulkan kerugian. Dengan adanya LED, Bank dapat melakukan pemantauan terhadap tren kerugian, menganalisis akar penyebabnya, serta mengambil tindakan perbaikan secara efektif. Tujuannya adalah untuk mencegah terjadinya kerugian berulang, meningkatkan efektivitas pengendalian risiko, dan memastikan kepatuhan terhadap regulasi yang berlaku. Selain itu, Bank juga telah menyusun prosedur pelaksanaan yang jelas untuk menjamin keberlangsungan penggunaan sistem ini. Bank senantiasa melakukan upaya peningkatan kualitas internal kontrol dan menjaga akuntabilitas setiap proses operasional melalui penambahan dan peningkatan kualitas SDM, pelatihan dan sosialisasi ketentuan secara lebih intensif, penerapan aplikasi sistem <i>anti-fraud</i> , melengkapi kebijakan dan prosedur operasional, melakukan <i>review</i> terhadap proses aktivitas operasional dan mengikuti perkembangan ketentuan terkini. Unit Kerja <i>Digital Governance</i> telah melaksanakan fungsinya untuk memastikan penerapan GCG dalam perkembangan <i>digital banking</i> di Bank INA. <i>Review</i> terhadap aktivitas operasional dilakukan untuk memastikan potensi risiko yang ada dapat dikendalikan melalui perbaikan prosedur, perbaikan sistem, dan infrastruktur.

Profil Risiko Risk Profile	Definisi Definition	Penilaian dan Upaya Mitigasi Assessment and Mitigation Measures
Operational Risk	Risk due to insufficiency and/or non-functioning of internal processes, human errors, system failures, and/or external events that affect the Bank's operations, which may originate among others from human resources (HR), internal processes, systems, and infrastructure, as well as external events. The implementation of operational risk management is necessary to minimize the possibility of negative impacts from malfunctioning internal processes, human errors, system failures, and/or the occurrence of external events that may affect the Bank's operations.	Operational risk is assessed as “Low to Moderate”. The Bank consistently strives to improve the quality and efficiency of operational processes through various information technology initiatives. Several projects that have been carried out include developments related to user access management, Real Time Gross Settlement (RTGS) - Straight Through Processing Gateway (STPG) for electronic banking transactions, implementation of the Bank Indonesia National Standard for Open API Payment (SNAP) and the Indonesian Banking Benchmarking (IBB) Performance Report, as well as the development and enhancement of services on the Bank INA mobile banking application. The Bank has implemented a loss recording system or Loss Event Database (LED) to strengthen operational risk management. This system functions as a database for recording all types of losses caused by operational risk. All work units are required to actively identify, record, and report every event that has the potential to cause or has already caused a loss. With the LED in place, the Bank can monitor loss trends, analyze their root causes, and take corrective action effectively. The goal is to prevent recurring losses, improve the effectiveness of risk controls, and ensure compliance with applicable regulations. In addition, the Bank has also established clear implementation procedures to ensure the continued use of this system. The Bank always makes efforts to improve the quality of internal control and maintain accountability for each operational process through adding and improving the quality of human resources, training, and dissemination of provisions more intensively, implementing anti-fraud system applications, completing operational policies and procedures, reviewing operational activity processes, and following the latest regulatory developments. The Digital Governance Work Unit has carried out its function to ensure the implementation of GCG in the development of digital banking at Bank INA. A review of operational activities is carried out to ensure that potential risks can be controlled through improved procedures, system improvements and infrastructure.
Risiko Likuiditas	Risiko akibat ketidakmampuan Bank untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid yang berkualitas tinggi yang dapat diagunkan tanpa mengganggu aktivitas dan kondisi keuangan Bank. Penerapan manajemen risiko likuiditas Bank bertujuan untuk meminimalkan kemungkinan ketidakmampuan Bank dalam memperoleh sumber pendanaan arus kas.	Risiko likuiditas Bank dinilai “Low to Moderate”. Bank menjaga risiko likuiditas dengan memastikan kecukupan aset likuid yang berkualitas tinggi untuk memenuhi kewajiban yang telah jatuh tempo. Hal ini tercermin dari rasio <i>Liquidity Coverage Ratio</i> (LCR) yang tetap terjaga yakni 159% (Desember 2024), menurun dibandingkan Desember 2023 sebesar 161%. Perbandingan aset likuid dengan dana pihak ketiga (DPK) atau analisis likuiditas dan dana pihak ketiga (ALDPK) dalam rasio yang sangat baik, yaitu 26,35% (Desember 2024), lebih tinggi dari posisi Desember 2023 sebesar 25,34%. Bank senantiasa mengembangkan produk dan infrastruktur IT yang dapat mendukung pengembangan layanan agar dapat memenuhi atau menyesuaikan kebutuhan nasabah. Pertumbuhan DPK secara bertahap telah diimbangi dengan penyaluran kredit, ditunjukkan dengan peningkatan rasio LDR, yaitu menjadi sebesar 65,33%, turun tipis dibanding akhir tahun 2023 sebesar 65,59%. Pencapaian DPK posisi Desember 2024 sebesar 91,29% dari target RBB yang ditetapkan mencerminkan bahwa Bank memiliki akses pasar yang baik untuk pendanaan di samping adanya komitmen dan kemampuan yang kuat dari Pemegang Saham serta dukungan grup usaha. Meskipun DPK yang berhasil dihimpun Bank merupakan pendanaan jangka pendek (secara kontraktual kurang dari 1 tahun), namun demikian tingkat kestabilan dana masih sangat baik tercermin dari tingkat volatilitas harian yang rendah, di samping adanya pertimbangan loyalitas sebagian besar deposan yang telah bermitra dengan Bank INA cukup lama dengan tingkat <i>roll over deposito</i> jatuh tempo yang relatif tinggi.
Liquidity Risk	Risk due to the Bank's inability to meet its maturing obligations from cash flow funding sources and/or from high quality liquid assets that can be used as collateral without disrupting the Bank's activities and financial condition. Implementation of the Bank's liquidity risk management aims to minimize the possibility of the Bank's inability to obtain cash flow funding sources.	The Bank's liquidity risk is assessed as “Low to Moderate”. The Bank manages liquidity risk by ensuring the adequacy of high-quality liquid assets to meet maturing obligations. This is reflected in the Liquidity Coverage Ratio (LCR), which remained stable at 159% (December 2024), a slight decrease from 161% in December 2023. The ratio of liquid assets to third-party funds (DPK), or the analysis of liquidity and third-party funds (ALDPK), is in a very healthy range, at 26.35% (December 2024), higher than the 25.34% recorded in December 2023.



Profil Risiko Risk Profile	Definisi Definition	Penilaian dan Upaya Mitigasi Assessment and Mitigation Measures
		The Bank continuously develops products and IT infrastructure to support service improvements that can meet or adapt to customer needs. The gradual growth in DPK has been balanced with credit disbursement, as reflected in the Loan to Deposit Ratio (LDR), which reached 65.33%, slightly down from 65.59% at the end of 2023. The DPK achievement as of December 2024 reached 91.29% of the RBB target, indicating that the Bank has good market access for funding, in addition to strong commitment and capability from Shareholders as well as support from the business group. Although the DPK collected by the Bank is short-term funding (contractually less than 1 year), the level of fund stability remains very strong, as reflected in the low level of daily volatility, along with the loyalty of most depositors who have partnered with Bank INA for a considerable time, as indicated by the relatively high rollover rate of maturing deposits.
Risiko Hukum	Risiko yang disebabkan oleh adanya kelemahan aspek yuridis, yang antara lain disebabkan adanya tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung, atau kelemahan perikatan, seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan agunan yang tidak sempurna. Penerapan risiko hukum bertujuan untuk meminimalkan kemungkinan dampak negatif dari kelemahan yuridis, ketiadaan dan/atau perubahan peraturan perundang-undangan dan proses litigasi.	Risiko hukum dinilai "Low to Moderate". Bank sampai saat ini tidak memiliki kelemahan hukum yang dapat mengekspose risiko hukum secara signifikan. Dari sisi aspek legal, perjanjian kredit dan pengikatan agunan telah dilakukan monitoring oleh Unit Kerja Administrasi Kredit terhadap seluruh kelengkapan dokumentasi legal untuk mencegah terjadinya risiko hukum. Permasalahan dan kasus hukum yang terjadi ditangani oleh Unit <i>Legal Corporate</i> bersama dengan konsultan hukum Bank.
Legal Risk	Risks caused by weaknesses in the juridical aspect, which among others are caused by lawsuits, absence of supporting laws and regulations, or weaknesses in the agreement, such as non-compliance with the legal requirements of contracts and imperfect binding of collateral. The application of legal risk aims to minimize the possibility of negative impacts from juridical weaknesses, absence and/or changes in laws and regulations and litigation processes.	Legal risk assessed "Low to Moderate". Until now, the Bank has no legal weaknesses that can expose significant legal risks. From the legal aspect, the credit agreement and collateral binding have been carried out monitoring by the Credit Administration Work Unit on all complete legal documentation to prevent legal risks from occurring. Problems and legal cases that occur are handled by the Corporate Legal Unit together with the Bank's legal consultant.
Risiko Strategik	Risiko akibat ketidaktepatan dalam pengambilan keputusan dan/atau pelaksanaan suatu keputusan strategis serta kegagalan dalam mengatasi perubahan lingkungan bisnis. Risiko strategis bersumber dari adanya kelemahan dan ketidaktepatan dalam perencanaan strategi Bank, kelemahan pada sistem informasi manajemen, kelemahan analisa lingkungan internal dan eksternal, ketidaktepatan implementasi, dan kegagalan dalam mengantisipasi perubahan lingkungan bisnis.	Risiko strategis secara komposit dinilai "Low to Moderate". Secara umum target rencana bisnis dapat terpenuhi seperti penghimpunan DPK tercapai sebesar 91,29%, penyaluran kredit 91,77%, pendapatan bunga bersih tercapai sebesar 96,45%, pendapatan operasional lainnya tercapai sebesar 142,79%. Sementara itu, pencapaian laba operasional sebesar 102,34% dan laba tahun berjalan sebesar 102,70%. Pencapaian pendapatan bunga bersih terutama dipengaruhi oleh peningkatan penyaluran kredit Bank. Pertumbuhan kredit yang lebih lambat dari pertumbuhan DPK menyebabkan terjadinya peningkatan rasio LDR dari 65,59% pada akhir tahun 2023 menjadi 65,33% pada akhir tahun 2024. Bank tetap dapat meningkatkan penyaluran kredit di tengah kondisi dunia usaha yang masih diselimuti risiko ketidakpastian. Selain itu, pembelian terhadap surat berharga korporasi, terutama korporasi Badan Usaha Milik Negara (BUMN), terus dilakukan sebagai upaya untuk meningkatkan rasio pemenuhan kewajiban rasio intermediasi makroprudensial (RIM).
Strategic Risk	Risk due to inaccuracy in decision making and/or implementation of a strategic decision and failure to cope with changes in the business environment. Strategic risk originates from weaknesses and inaccuracies in the Bank's strategic planning, weaknesses in management information systems, weaknesses in internal and external environmental analysis, inaccuracies in implementation, and failure to anticipate changes in the business environment.	Composite strategic risk is assessed "Low to Moderate". In general, the business plan targets can be met, such as the collection of TPF is reached by 91.29%, credit distribution is 91.77%, net interest income is achieved by 96.45%, other operating income is achieved by 142.79%. Meanwhile, the achievement of operational profit was 102.34% and profit for the current year was 102.70%. The achievement of net interest income was mainly influenced by the increase in Bank lending. Slower credit growth compared to the growth of third-party funds (DPK) led to a increase/decrease in the Loan to Deposit Ratio (LDR) from 65.59% at the end of 2023 to 65.33% at the end of 2024. The Bank was still able to increase credit distribution amid an economic environment that remains affected by uncertainty. In addition, the Bank continued purchasing corporate securities — particularly those issued by state-owned enterprises (BUMN) — as part of efforts to improve compliance with the macroprudential intermediation ratio (RIM).

Profil Risiko Risk Profile	Definisi Definition	Penilaian dan Upaya Mitigasi Assessment and Mitigation Measures
Risiko Kepatuhan	Risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku. Risiko kepatuhan bersumber dari perilaku hukum, yakni perilaku/aktivitas Bank yang menyimpang atau melanggar dari ketentuan atau peraturan perundang-undangan dan perilaku organisasi, yakni perilaku/aktivitas bank yang menyimpang atau bertentangan dengan standar yang berlaku secara umum.	Peringkat risiko kepatuhan secara komposit dinilai “Low to Moderate” . Pemenuhan kewajiban kepada otoritas baik berupa pemenuhan komitmen maupun penyampaian laporan secara berkala dapat dikelola dengan baik. Pengenaan sanksi maupun denda dari otoritas diupayakan untuk dihindari, melalui peningkatan budaya kepatuhan maupun peningkatan aspek internal kontrol pada masing-masing unit kerja. Sementara itu, Bank mewajibkan pelaksanaan uji kepatuhan terhadap transaksi bidang perkreditan dengan pemberian fasilitas kredit di atas Rp10 miliar, untuk memastikan bahwa transaksi telah memenuhi ketentuan dan perundangan yang berlaku.
Compliance Risk	Risk due to the Bank not complying with and/or not implementing the applicable laws and regulations. Compliance risk originates from legal behavior, i.e. Bank behavior/activities that deviate or violate the provisions or laws and regulations and organizational behavior, namely bank behavior/activities that deviate or conflict with generally accepted standards.	Composite compliance risk levels are assessed “Low to Moderate” . Fulfillment of obligations to the authorities either in the form of fulfilling commitments or submitting periodic reports can be managed properly. Attempts are made to avoid the imposition of sanctions and fines from the authorities, by increasing the compliance culture as well as improving internal control aspects in each work unit. Meanwhile, the Bank requires the implementation of a compliance test for transactions in the credit sector with the provision of credit facilities of more than Rp10 billion, to ensure that transactions comply with applicable laws and regulations.
Risiko Reputasi	Risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan yang bersumber dari persepsi negatif terhadap Bank. Persepsi negatif terhadap Bank dapat ditimbulkan oleh kejadian-kejadian yang menurunkan reputasi, seperti keluhan nasabah atas produk dan jasa yang diberikan, kelemahan pada tata kelola, budaya perusahaan, serta praktik bisnis yang menyimpang dari standar.	Peringkat risiko reputasi secara komposit dinilai “Low to Moderate” . Parameter penilaian risiko reputasi salah satunya adalah tingkat keluhan nasabah. Tingkat keluhan nasabah antara lain bersumber dari ketidakpuasan nasabah atas pelayanan Bank, maupun pengelolaan Bank atas keluhan yang disampaikan oleh nasabah. Keluhan yang disampaikan nasabah pada umumnya masih terkait dengan gangguan transaksi operasional maupun transaksi lainnya. Bank mempunyai sarana <i>contact centre</i> dan petugas <i>contact centre</i> untuk menangani keluhan nasabah. Secara umum, keluhan yang disampaikan nasabah tersebut telah dapat diselesaikan dan tidak mengekspose risiko reputasi secara signifikan. Penyelesaian atas keluhan nasabah dilakukan sesuai prosedur yang telah ditetapkan.
Reputation Risk	Risk due to decreased level of stakeholder trust originating from negative perceptions of the Bank. Negative perceptions of the Bank can be generated by events that degrade reputation, such as customer complaints about the products and services provided, weaknesses in governance, corporate culture, and business practices that deviate from standards.	The reputational risk rating is compositely assessed “Low to Moderate” . One of the reputation risk assessment parameters is the level of customer complaints. The level of customer complaints, among others, comes from customer dissatisfaction with the Bank's services, as well as the Bank's management of complaints submitted by customers. Complaints submitted by customers are generally still related to disruptions to operational transactions and other transactions. The Bank has contact centre facilities and contact centre officers to handle customer complaints. In general, the complaints submitted by these customers have been resolved and have not exposed significant reputational risk. Settlement of customer complaints is carried out according to established procedures.

Penilaian Profil Risiko

Pada tahun 2024, Bank INA memperoleh peringkat risiko pada level 2, yang tergolong dalam kategori **“Low to Moderate”**. Informasi terkait hasil *self-assessment* dan evaluasi profil risiko Bank dalam 2 tahun terakhir diungkapkan sebagai berikut.

Profil Risiko Risk Profile	Penilaian Desember 2024 December 2024 Assessment			Penilaian Desember 2023 December 2023 Assessment		
	Peringkat Risiko Inheren Inherent Risk Rating	Peringkat Kualitas Manajemen Risiko Risk Management Quality Rating	Peringkat Tingkat Risiko Risk Level Rating	Peringkat Risiko Inheren Inherent Risk Rating	Peringkat Kualitas Manajemen Risiko Risk Management Quality Rating	Peringkat Tingkat Risiko Risk Level Rating
Kredit Credit	<i>Moderate</i>	<i>Fair</i>	<i>Moderate</i>	<i>Moderate</i>	<i>Fair</i>	<i>Moderate</i>
Pasar Market	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>
Operasional Operational	<i>Low to Moderate</i>	<i>Fair</i>	<i>Low to Moderate</i>	<i>Low to Moderate</i>	<i>Fair</i>	<i>Moderate</i>
Likuiditas Liquidity	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>
Hukum Legal	<i>Low</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>	<i>Low</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>
Strategik Strategic	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>
Kepatuhan Compliance	<i>Low</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>	<i>Low</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>
Reputasi Reputation	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>
Peringkat Komposit Composite Rating	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>

Risk Profile Assessment

In 2024, Bank INA received a risk rating of level 2, which falls under the **“Low to Moderate”** category. Information regarding the results of the self-assessment and the evaluation of the Bank’s risk profile over the past 2 years is disclosed as follows.

Pengungkapan Eksposur Risiko dan Penerapan Manajemen Risiko

Risiko Kredit

1. Penerapan Manajemen Risiko Kredit

Penerapan manajemen risiko kredit dilakukan agar risiko kredit yang timbul dapat terjaga dalam batas toleransi yang ditetapkan. Manajemen risiko kredit dilakukan mulai dari proses inisiasi pemberian kredit, analisa kredit, pengambilan keputusan, pencairan, penatausahaan dan administrasi sampai dengan proses penanganan kredit bermasalah. Tujuannya adalah agar dan apabila terjadi kredit bermasalah dapat ditangani secara optimum, sehingga kerugian yang timbul dapat diminimalkan.

Proses analisis permohonan kredit dilakukan oleh Unit Kerja *Credit Reviewer* yang independen terhadap Unit Bisnis. Pengambilan keputusan pemberian kredit dilakukan oleh Komite Kredit. Pengelolaan dokumen perkreditan dilakukan oleh Unit Kerja *Loan Operation* yang berfungsi melakukan kontrol terhadap pemenuhan *covenant* yang dipersyaratkan

Disclosure of Risk Exposure and Implementation of Risk Management

Credit Risk

1. Implementation of Credit Risk Management

The implementation of credit risk management is carried out so that the credit risk that arises can be maintained within the established tolerance limits. Credit risk management is carried out starting from the process of initiating credit, credit analysis, decision making, disbursement, management and administration to the process of handling non-performing loans. The aim is to ensure that, if the non-performing loans arise, they can be handled optimally, so that any resulting losses can be minimized.

The credit application analysis process is carried out by the Credit Reviewer Work Unit, which is independent of the Business Unit. Credit granting decisions are made by the Credit Committee. Management of credit documents is carried out by the Loan Operation Work Unit which functions to control compliance *covenant* required before the credit is disbursed

sebelum kredit dicairkan dan pengawasan terhadap ketepatan pembayaran sesuai dengan kontrak yang diperjanjikan. Proses pencairan dilakukan oleh Unit Kerja Administrasi Kredit setelah seluruh persyaratan terpenuhi. Selain itu, monitoring perkreditan dilakukan oleh Unit Kerja *Credit Control Monitoring*.

Sistem pengendalian internal dalam bidang perkreditan juga dilakukan melalui pedoman operasional pelaksanaan verifikasi dalam proses pencairan kredit. Sementara itu, kewajiban pelaksanaan uji kepatuhan dilakukan oleh Fungsi Kepatuhan terhadap transaksi bidang perkreditan dengan pemberian fasilitas kredit di atas Rp10 miliar secara konsisten telah dilaksanakan untuk memastikan bahwa transaksi telah memenuhi ketentuan yang berlaku. Dalam rangka menekan tingkat kerugian apabila terdapat kredit macet, maka penanganan kredit bermasalah dilakukan oleh Unit Kerja *Remedial & Special Asset Management* yang bekerja secara fokus dan independen. Perumusan kebijakan dalam bidang perkreditan dibahas dalam Komite Kebijakan Perkreditan Bank.

2. Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN)
Risiko kredit terjadi akibat kegagalan debitur/atau pihak lain dalam memenuhi kewajiban kepada Bank. Bank mencatat kegagalan debitur/atau pihak lain dalam tagihan yang telah jatuh tempo, yaitu tagihan yang mengalami penunggakan pembayaran baik pokok maupun bunga selama lebih dari 90 hari. CKPN disusun pada aset-aset produktif yang terbagi menjadi terbagi atas 3 *stage*, yaitu *stage* 1, 2, dan 3. *Stage* 1 untuk aset dengan kualitas lancar. *Stage* 2 terdiri dari aset yang memiliki bukti nyata peningkatan risiko kredit dari sejak diperoleh (*significant increase credit risk/SICR*). *Stage* 3 adalah aset yang diakui telah *impaired*. Pada *stage* 2 dan 3, CKPN dihitung hingga jatuh tempo (*life time ECL*), sedangkan pada *stage* 1 ECL dihitung hanya 12 bulan. Tingkat signifikansi kredit yang di-*impaired* secara individual ditetapkan dalam kebijakan Bank dengan mengacu kepada ketentuan akuntansi yang berlaku. Peristiwa-peristiwa yang diobservasi dalam rangka evaluasi penurunan nilai kredit adalah sebagai berikut.
 - a. Kesulitan keuangan secara signifikan yang dialami penerbit atau peminjam dengan jumlah signifikan.
 - b. Pelanggaran kontrak, seperti terjadinya wanprestasi atas pembayaran pokok atau bunga. Hal ini dievaluasi dari data pembayaran sesuai jadwal pembayaran masing-masing debitur.
 - c. Kemungkinan pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi, dengan mengacu kepada informasi yang diperoleh, untuk kredit dengan jumlah yang signifikan.
 - d. Kondisi ekonomi nasional/lokal atau kondisi industri yang berkorelasi dengan wanprestasi debitur atau memburuknya kualitas kredit dalam industri tersebut. Observasi dilakukan secara berkesinambungan dimulai pada awal tahun berjalan dan hasil observasi diaplikasikan ke seluruh debitur atau kelompok kredit dalam suatu industri atau kelompok kredit yang memiliki faktor risiko sejenis.

and supervision of the accuracy of payments in accordance with the agreed contract. The disbursement process is carried out by the Credit Administration Work Unit after all requirements are met. In addition, credit monitoring is carried out by the Credit Control Monitoring Work Unit.

The internal control system in the credit sector is also carried out through operational guidelines for the implementation of verification in the credit disbursement process. Meanwhile, the obligation to carry out compliance tests is carried out by the Compliance Function with transactions in the field of credit with the provision of credit facilities above Rp10 billion has been consistently implemented to ensure that transactions comply with applicable regulations. In order to minimize losses in the event of non-performing loans, the management of problematic loans is handled by the Remedial & Special Asset Management Work Unit, which operates with a focused and independent approach. The formulation of credit policies is discussed in the Bank's Credit Policy Committee.

2. Formation of Allowance for Impairment Losses (CKPN)
Credit risk arises from the failure of debtors or other parties to meet their obligations to the Bank. The Bank records the failure of debtors or other parties in overdue receivables, which are payments of principal or interest that have been overdue for more than 90 days. The provision for impairment (CKPN) is established for productive assets, which are divided into 3 stages: Stage 1, Stage 2, and Stage 3. Stage 1 applies to assets with a satisfactory quality. Stage 2 consists of assets with evidence of a significant increase in credit risk since acquisition (*Significant Increase in Credit Risk/SICR*). Stage 3 includes assets that are recognized as impaired. For Stage 2 and Stage 3, the provision for impairment is calculated over the asset's lifetime (*lifetime ECL*), while for Stage 1, the ECL is calculated for a period of 12 months. The level of credit impairment considered individually is determined by the Bank's policies, in accordance with the applicable accounting standards. The events observed for evaluating credit impairment are as follows.
 - a. Significant financial difficulties experienced by the issuer or borrower with a significant amount.
 - b. Breach of contract, such as default on payment of principal or interest. This is evaluated from the payment data according to the payment schedule of each debtor.
 - c. The possibility that the borrower may be declared bankrupt or undergo reorganization, based on the information obtained, for loans with significant amounts.
 - d. National/local economic conditions or industrial conditions that correlate with debtor defaults or worsening credit quality in the industry. Observations are made on an ongoing basis starting at the beginning of the current year and the results of the observations are applied to all debtors or credit groups in an industry or credit group that have similar risk factors.



Pengungkapan kuantitatif tagihan bersih Bank dan CKPN tercantum dalam Tabel 1.1 sampai dengan Tabel 1.6, mencakup:

- Tagihan Bersih Berdasarkan Wilayah selengkapnya disajikan dalam Tabel 1.1;
- Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak selengkapnya disajikan dalam Tabel 1.2;
- Tagihan Bersih Berdasarkan Sektor Ekonomi selengkapnya disajikan dalam Tabel 1.3;
- Tagihan dan Pencadangan Berdasarkan Wilayah selengkapnya disajikan dalam Tabel 1.4;
- Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi selengkapnya disajikan dalam Tabel 1.5; dan
- Rincian Mutasi Cadangan Kerugian Penurunan Nilai selengkapnya disajikan dalam Tabel 1.6.

3. Pengungkapan Risiko Kredit dengan Pendekatan Standar

- Kebijakan perhitungan Aset Tertimbang Menurut Risiko (ATMR)

Perhitungan ATMR Kredit - Pendekatan standar mencakup eksposur aset dalam neraca dan kewajiban komitmen/kontinjensi dalam transaksi rekening administratif, namun tidak termasuk eksposur dalam *trading book*. Perhitungan dengan pendekatan standar juga mencakup eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan (*counterparty credit risk*) antara lain transaksi derivatif *over the counter* (OTC) dan transaksi repo atau *reverse repo*, baik atas posisi *trading book* maupun *banking book* mengacu pada Peraturan Otoritas Jasa Keuangan tentang Kewajiban Penyediaan Modal Minimum (KPMM) dan eksposur transaksi penjualan atau pembelian instrumen keuangan yang mengalami kegagalan penyerahan kas dan/atau instrumen keuangan. Dalam perhitungan dengan pendekatan standar, Bank menggunakan peringkat terkini dari lembaga pemeringkat yang diakui oleh Otoritas Jasa Keuangan. Penggunaan peringkat dalam penetapan bobot dilakukan pada kategori portofolio tagihan kepada pemerintah, tagihan kepada Bank, dan tagihan kepada korporasi.

- Pengungkapan kuantitatif risiko kredit dengan pendekatan standar sebagai berikut.
 - Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat selengkapnya disajikan dalam Tabel 2.
 - Risiko Kredit Pihak Lawan (*Counterparty Credit Risk*) tidak disajikan dalam tabel karena Bank tidak memiliki eksposur *Counterparty Credit Risk*.

4. Pengungkapan Mitigasi Risiko Kredit dengan menggunakan Pendekatan Standar

Dalam perhitungan ATMR risiko kredit, Bank mengakui keberadaan agunan, garansi, dan penjaminan yang memenuhi syarat (*eligible*) yang disebut dengan teknik mitigasi risiko kredit (MRK). Bank hanya menggunakan teknik MRK apabila ATMR risiko kredit dari eksposur yang menggunakan teknik MRK lebih rendah dari ATMR risiko kredit dari eksposur tersebut yang tidak menggunakan teknik MRK. ATMR risiko kredit setelah memperhitungkan dampak Teknik MRK paling rendah sebesar nol. Agunan, garansi, dan jaminan yang diakui sebagai teknik MRK tidak diperhitungkan ganda dalam perhitungan

Quantitative disclosure of Bank net receivables and CKPN is listed in Table 1.1 to Table 1.6, which includes:

- Net Receivables by Region are presented in full in Table 1.1;
- Net Receivables Based on the Remaining Term of the Contract are presented in full in Table 1.2;
- Net Receivables Based on Economic Sector are presented in full in Table 1.3;
- Receivables and Provisions by Region are presented in full in Table 1.4;
- Receivables and Provisions Based on Economic Sector are presented in full in Table 1.5; and
- Details of Movements in Allowance for Impairment Losses in full are presented in Table 1.6.

3. Credit Risk Disclosure with Standard Approach

- Policy for calculating Risk Weighted Assets (ATMR)

Calculation of RWA Credit - The standard approach includes asset exposure in the balance sheet and commitments/contingencies in off balance sheet transactions but does not include exposure in trading book. The calculation using the standardized approach also includes exposures that generate credit risk due to counterparty default (counterparty credit risk), such as over-the-counter (OTC) derivative transactions and repo or reverse repo transactions, for both trading book and banking book positions, in accordance with the Financial Services Authority (OJK) regulation on Minimum Capital Adequacy Requirements (KPMM) and exposures from the sale or purchase of financial instruments that experience cash and/or financial instrument delivery failure. In the calculation using the standardized approach, the Bank uses the latest ratings from rating agencies recognized by the Financial Services Authority. The use of these ratings for risk-weighting is applied to portfolios of claims on the government, claims on banks, and claims on corporations.

- Quantitative disclosure of credit risk using the standard approach is as follows.
 - Net Receivables Based on Portfolio Category and Rating Scale are presented in full in Table 2.
 - Counterparty Credit Risk are not presented in the table because the Bank has no exposure to Counterparty Credit Risk.

4. Disclosure of Credit Risk Mitigation using the Standard Approach

In the calculation of credit risk RWA, the Bank recognizes the existence of collateral, guarantees and collateral that meet the requirements (eligible) called credit risk mitigation techniques (MRK). The Bank only uses the CRM technique if the RWA credit risk of exposures using the CRM technique is lower than the RWA credit risk of those exposures that do not use the CRM technique. RWA for credit risk after considering the impact of the MRK technique, the lowest is zero. Collateral, guarantees, and warranties recognized as credit risk mitigation (CRM) techniques are not double-counted in the calculation of risk-

ATMR risiko kredit, dan masa berlakunya pengikatan agunan, garansi, dan/atau jaminan paling kurang sama dengan sisa jangka waktu eksposur.

Pengungkapan kuantitatif mitigasi risiko kredit dengan menggunakan pendekatan standar sebagai berikut.

- a. Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit, selengkapnya disajikan dalam Tabel 3.1.
- b. Tagihan Bersih dan Teknik Mitigasi Risiko Kredit selengkapnya disajikan dalam Tabel 3.2.

5. Sekuritisasi Aset

Bank tidak memiliki eksposur sekuritisasi aset selama periode pelaporan.

Perhitungan ATMR Risiko Kredit Pendekatan Standar disajikan secara lengkap pada Tabel 4.1, Tabel 4.2, Tabel 4.3, Tabel 4.4, Tabel 4.5, Tabel 4.6, dan Tabel 4.7.

Risiko Pasar

1. Perhitungan risiko pasar dengan menggunakan Metode Standar

- a. Penerapan Manajemen Risiko
Pengendalian risiko pasar dilakukan pada perubahan suku bunga dan perubahan kurs pasar. Pendekatan yang dipilih dalam penghitungan ATMR ini adalah pendekatan standar. Terdapat 7 kelas risiko yang diperhitungkan, dengan menghitung *Sensitivity Based Method*.

Bank melakukan perhitungan untuk 3 skenario berbeda (normal, korelasi meningkat, dan korelasi menurun). Persyaratan permodalan ATMR Risiko Pasar ditentukan sebagai nilai terbesar di antara hasil perhitungan 3 skenario tersebut.

- b. Pengungkapan Kuantitatif
Penghitungan risiko pasar menggunakan metode standar selengkapnya disajikan dalam Tabel 5.

2. Perhitungan Risiko Pasar dengan Menggunakan Model Internal

Bank tidak melakukan perhitungan risiko pasar dengan pendekatan model internal.

Risiko Operasional

1. Penerapan Manajemen Risiko Operasional

Dalam penerapan manajemen risiko operasional, Bank telah membentuk Unit Kerja *Internal Control* untuk meningkatkan kesadaran akan risiko operasional serta memastikan tanggung jawab dalam pelaksanaan operasional di setiap karyawan di Kantor Cabang. Risiko operasional yang dikelola mencakup aspek yang disebabkan oleh manusia, proses, sistem, dan kejadian eksternal. Sebagai bagian dari tugas dan tanggung jawabnya, Bank telah menyusun pedoman mengenai *internal control* sebagai acuan dalam pelaksanaannya.

Selain itu, Unit Kerja *Internal Control* berperan dalam mendukung pengawasan yang dilakukan oleh Satuan Kerja Audit Internal (SKAI) di Kantor Pusat. Secara berkala, Unit Kerja *Internal Control*

weighted assets (RWA) for credit risk, and the validity period of the collateral, guarantees, and/or warranties must be at least equal to the remaining exposure term.

Quantitative disclosure of credit risk mitigation using a standardized approach as follows.

- a. Net Receivables Based on Risk Weight after Calculating the Impact of Credit Risk Mitigation, in full is presented in Table 3.1.
- b. Net Receivables and Credit Risk Mitigation Techniques are presented in full in Table 3.2.

5. Asset Securitization

The Bank has no asset securitization exposure during the reporting period.

Calculation of RWA Credit Risk Standard Approach is presented in full in Table 4.1, Table 4.2, Table 4.3, Table 4.4, Table 4.5, Table 4.6, and Table 4.7.

Market Risk

1. Calculation of market risk using the Standard Method

- a. Implementation of Risk Management
Market risk control is carried out on changes in interest rates and changes in market rates. The approach chosen in this RWA calculation is the standardized approach. There are 7 risk classes that are taken into account, by calculating the *Sensitivity Based Method*.

The Bank performs calculations for 3 different scenarios (normal, increasing correlation, and decreasing correlation). The Market Risk RWA capital requirement is determined as the largest value among the results of the 3 scenarios.

- b. Quantitative Disclosure
Calculation of market risk using standard methods is presented in full in Table 5.

2. Calculation of Market Risk Using the Internal Model

The Bank does not carry out market risk calculations using an internal model approach.

Operational Risk

1. Implementation of Operational Risk Management

In implementing operational risk management, the Bank has established an Internal Control Work Unit to raise awareness of operational risk and ensure accountability for operational execution among all employees at branch offices. The operational risks managed include risks arising from human factors, processes, systems, and external events. As part of its duties and responsibilities, the Bank has developed internal control guidelines to serve as a reference for implementation.

In addition, the Internal Control Work Unit plays a role in supporting the oversight carried out by the Internal Audit Unit (SKAI) at the Head Office. The Internal Control Unit regularly



menyampaikan laporan kegiatan yang telah dilakukan di Kantor Cabang setiap bulan, dengan tembusan kepada SKAI di Kantor Pusat. Hasil pemeriksaan unit ini terhadap aktivitas operasional bertujuan untuk mengidentifikasi potensi risiko yang terjadi di Kantor Cabang serta mendorong perbaikan kebijakan, prosedur, sistem, dan infrastruktur TI.

Dalam rangka mitigasi risiko operasional, Bank juga menerapkan langkah-langkah pencegahan *fraud* yang selaras dengan Strategi *Anti-Fraud* Bank. Strategi ini melibatkan partisipasi seluruh karyawan dan mengacu pada Kebijakan Manajemen No. RMG/13/03/0923 tentang Kebijakan dan Prosedur Strategi *Anti-Fraud*.

Lebih lanjut, untuk mendeteksi potensi *fraud*, Bank telah menyusun Pedoman Umum *Whistleblowing* sebagaimana diatur dalam Kebijakan No. AUD/00/02/1023. Bank juga terus meningkatkan kualitas sumber daya manusia dengan memberikan pelatihan dan sosialisasi secara berkesinambungan guna memastikan pengendalian risiko operasional dapat berjalan secara efektif dan terkendali dengan baik.

2. Pengungkapan Kuantitatif

Penghitungan risiko operasional dilakukan dengan Pendekatan Indikator Dasar (PID). Hasil penghitungan risiko operasional selengkapnya disajikan dalam Tabel 6.

Risiko Likuiditas

Risiko likuiditas dikendalikan dengan menjaga kecukupan likuiditas Bank dengan memperhitungkan likuiditas eksogenik dan endogenik yang terjadi. Penjagaan kualitas aset dilakukan untuk meminimalkan gangguan arus kas dan kemungkinan penurunan likuiditas aset. Pengendalian risiko juga dilakukan dengan pengaturan *gap maturity* pada tiap skala waktu, yang di-review pada saat rapat ALCO yang dilakukan paling kurang 1 kali dalam 1 bulan. Penjagaan sumber-sumber likuiditas dilakukan dengan menjaga reputasi Bank serta upaya meningkatkan kualitas produk dan jasa yang diberikan. Pengelolaan risiko likuiditas dilakukan oleh Unit Kerja *Treasury*, di mana proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko likuiditas secara *bank wide* dilakukan oleh Satuan Kerja Manajemen Risiko, termasuk di dalamnya pembuatan kebijakan dan penetapan limit risiko likuiditas.

Pengungkapan kuantitatif pengelolaan risiko likuiditas sebagai berikut.

1. Profil Maturitas Rupiah selengkapnya disajikan dalam Tabel 8.1.
2. Profil Maturitas Valas selengkapnya disajikan dalam Tabel 8.2.

Rasio Hukum

Proses pengendalian risiko hukum dilakukan dengan cara melakukan *review* secara berkala terhadap setiap kontrak dan perjanjian antara Bank dengan pihak lain dengan cara melakukan penilaian kembali terhadap efektivitas proses *enforceability* untuk memastikan validitas hak dalam kontrak dan perjanjian yang telah dibuat. Identifikasi risiko hukum dilakukan pada seluruh aktivitas

submits monthly reports on activities conducted at branch offices, with copies sent to SKAI at the Head Office. The results of this unit's inspections of operational activities aim to identify potential risks at branch offices and to encourage improvements to policies, procedures, systems, and IT infrastructure.

As part of operational risk mitigation efforts, the Bank also implements fraud prevention measures aligned with its Anti-Fraud Strategy. This strategy involves the participation of all employees and refers to Management Policy No. RMG/13/03/0923 on Anti-Fraud Strategy Policies and Procedures.

Furthermore, to detect potential fraud, the Bank has established a Whistleblowing Guideline as outlined in Policy No. AUD/00/02/1023. The Bank also continues to improve the quality of human resources by providing continuous training and outreach to ensure that operational risk controls can be carried out effectively and remain well-managed.

2. Quantitative Disclosure

Calculation of operational risk is carried out using the Basic Indicator Approach (PID). The complete operational risk calculation results are presented in Table 6.

Liquidity Risk

Liquidity risk is managed by maintaining the Bank's liquidity adequacy, considering both exogenous and endogenous liquidity factors. Asset quality is maintained to minimize cash flow disruptions and the potential decline in asset liquidity. Risk control is also achieved by managing maturity gaps across different timeframes, which are reviewed during ALCO meetings held at least once a month. Liquidity sources are safeguarded by maintaining the Bank's reputation and improving the quality of products and services. Liquidity risk management is carried out by the Treasury Work Unit, while the identification, measurement, monitoring, and control of liquidity risk across the bank are handled by the Risk Management Unit, including the formulation of policies and the establishment of liquidity risk limits.

Quantitative disclosure of liquidity risk management is as follows.

1. The complete Rupiah Maturity Profile is presented in Table 8.1.
2. The complete Forex Maturity Profile is presented in Table 8.2.

Legal Ratio

Legal risk management is conducted through regular reviews of all contracts and agreements between the Bank and third parties, including reassessing the effectiveness of enforceability processes to ensure the validity of rights under the established contracts and agreements. Legal risk identification is carried out across all activities, including fund raising and provision, treasury

penghimpunan dan penyediaan dana, *treasury* dan investasi, operasional dan jasa, teknologi sistem informasi, dan pengelolaan sumber daya manusia. Setiap kejadian yang berpotensi menimbulkan risiko hukum, ditatausahakan dan diadministrasikan, selain untuk menilai tingkat risiko hukum yang dihadapi Bank, juga sebagai pembelajaran atas tiap kasus yang terjadi dan untuk mengantisipasi kemungkinan adanya tuntutan atau litigasi. Unit Kerja *Corporate Legal* bertanggung jawab terhadap pengelolaan risiko hukum Bank.

Risiko Strategik

Strategi pengembangan usaha Bank dilakukan melalui optimalisasi kantor-kantor cabang dan juga pembukaan kantor cabang baru, pengembangan produk digital dan aktivitas sebagai Bank Devisa. Saat ini, Bank telah melaksanakan aktivitas sebagai sub agen Obligasi Ritel Indonesia (ORI) dan Sukuk Retail, serta sebagai penyalur KUR sehingga telah menambah aktivitas layanan Bank. Pengembangan produk *digital banking*, seperti Layanan Perbankan Digital dan pengembangan produk lainnya saat ini sedang disiapkan dengan tujuan untuk meningkatkan *fee based income*. Sementara itu, rencana strategik Bank lainnya, seperti aktivitas Bank Persepsi yang hingga saat ini masih dalam proses implementasi setelah mendapatkan rekomendasi dari Otoritas Jasa Keuangan.

Bank melakukan ekspansi pemberian kredit dengan menerapkan prinsip kehati-hatian untuk meningkatkan pendapatan bunga, dan berupaya mengelola pertumbuhan DPK untuk dapat menekan biaya dana secara signifikan yang pada akhirnya dapat meningkatkan rasio *net interest margin* (NIM) Bank. Untuk mengendalikan risiko strategik, RBB disusun secara konservatif dan realistis yang secara optimal bisa dicapai dengan mempertimbangkan kelebihan dan kelemahan Bank, serta kemampuan sumber daya, baik sumber daya *financial*, infrastruktur, dan sumber daya manusia yang dimiliki. Untuk meminimalkan terjadinya penyimpangan pelaksanaan RBB, telah dilakukan komunikasi kepada setiap jenjang organisasi, baik pada saat penyusunan rencana dan pada saat *review* pelaksanaan yang dilakukan secara berkala. Pengendalian risiko strategik juga dilakukan dengan memantau atas kinerja bank yang merupakan hasil dari pelaksanaan strategi usaha maupun RBB. Proses pemantauan dilakukan secara berkala melalui sistem informasi manajemen yang menyediakan laporan dalam rangka pengambilan keputusan oleh Manajemen Bank.

Risiko Kepatuhan

Pengendalian risiko kepatuhan dilakukan untuk meminimalkan kemungkinan dampak negatif dari aktivitas Bank yang menyimpang dari peraturan perundangan-undangan, ketentuan, dan standar yang berlaku umum. Untuk menjaga agar setiap aktivitas Bank senantiasa patuh kepada peraturan perundang-undangan dan ketentuan yang berlaku, secara rutin telah dilakukan sosialisasi dan diseminasi peraturan-peraturan (melalui *training* dan pengeluaran memorandum) ke seluruh unit kerja terkait agar setiap peraturan dapat dipahami dan dilaksanakan dengan benar. Untuk menumbuhkan kesadaran seluruh karyawan akan pentingnya kepatuhan terhadap ketentuan dan peraturan, telah disusun *compliance charter* sebagai *guidance* bagi semua pihak dalam organisasi Bank INA dan telah diberlakukan secara formal.

and investment, operations and services, information system technology, and human resource management. Any event with the potential to generate legal risk is documented and administered, not only to assess the level of legal risk faced by the Bank but also to serve as a learning opportunity for each case and to anticipate potential claims or litigation. The Corporate Legal Work Unit is responsible for managing the bank's legal risk.

Strategic Risk

The Bank's business development strategy is carried out through the optimization of branch offices and the opening of new branches, the development of digital products, and activities as a Foreign Exchange Bank. Currently, the Bank operates as a sub-agent for Indonesian Retail Bonds (ORI) and Retail Sukuk, as well as a distributor of People's Business Credit (KUR), thereby expanding its service offerings. The development of digital banking products, such as Digital Banking Services and other new products, is being prepared to increase fee-based income. Meanwhile, other strategic plans, such as the Collection Bank initiative, are still in the implementation process following recommendations from the Financial Services Authority.

The Bank is expanding its credit offerings by applying the principle of prudence to increase interest income, while also managing the growth of customer funds (TPF) to significantly reduce funding costs, ultimately improving the bank's net interest margin (NIM) ratio. To control strategic risk, the Bank's Business Plan (RBB) is prepared in a conservative and realistic manner, aiming for optimal achievement by considering the Bank's strengths and weaknesses, as well as the available resources, including financial, infrastructure, and human resources. To minimize deviations in the execution of the RBB, communication has been made at all organizational levels, both during the planning phase and during periodic reviews of its implementation. Strategic risk control is also carried out by monitoring the bank's performance, which reflects the results of executing the business strategy and the RBB. Monitoring is conducted regularly through the management information system, which provides reports for decision-making by the bank's management.

Compliance Risk

Compliance risk control is carried out to minimize the possibility of negative impacts from Bank activities that deviate from laws and regulations, provisions and generally accepted standards. To ensure that every activity of the Bank always complies with the applicable laws and regulations, routine socialization and dissemination of regulations has been carried out (through training and issuance of memorandums) to all relevant work units so that each regulation can be understood and implemented correctly. To raise awareness of all employees on the importance of compliance with rules and regulations, a compliance charter has been prepared as a guide for all parties within Bank INA's organization and has been formally enforced. In order to ensure the Bank's operational compliance with all applicable regulations and laws, it is essential to ensure that



Untuk memastikan kepatuhan operasional Bank terhadap seluruh ketentuan dan peraturan yang melingkupinya, maka harus dipastikan bahwa seluruh sistem dan prosedur operasional telah memenuhi ketentuan dan peraturan otoritas yang berlaku. Oleh karena itu, telah dilakukan *quality assurance policy and procedure*, yaitu proses *assessment* terhadap kebijakan dan prosedur internal yang dilakukan oleh Satuan Kerja Kepatuhan terhadap setiap sistem, prosedur, atau kebijakan internal yang akan atau sudah dikeluarkan. Dengan demikian, setiap potensi ketidakpatuhan Bank terhadap ketentuan atau peraturan perundang-undangan dapat dideteksi dan diperbaiki. Sebagai perusahaan terbuka, Bank harus mengakomodir ketentuan dan regulasi di bidang pasar modal, untuk itu Bank telah mengoptimalkan fungsi Sekretaris Perusahaan, sehingga proses monitoring dan pemenuhan kewajiban dan komitmen-komitmen Bank terhadap otoritas terkait dapat dijalankan dengan baik.

Selain itu, pengendalian risiko kepatuhan dilakukan dengan penyusunan *Code of Conduct* yang berisi etika yang harus ditaati oleh setiap karyawan agar perilaku organisasi tidak menyimpang dari standar. Kepatuhan terhadap peraturan perundang-undangan yang berlaku diuraikan sebagai berikut.

1. Untuk menumbuhkan kesadaran seluruh karyawan akan pentingnya kepatuhan terhadap ketentuan dan peraturan, telah disusun *compliance charter* sebagai *guidance* bagi semua pihak dalam organisasi Bank INA dan telah diberlakukan secara formal.
2. Satuan Kerja Kepatuhan yang bersifat independen terhadap Satuan Kerja Operasional dalam melaksanakan Fungsi Kepatuhan.
3. Telah dilakukan *quality assurance policy and procedure*, yaitu proses *assessment* terhadap kebijakan dan prosedur internal yang dilakukan oleh Fungsi Kepatuhan terhadap setiap sistem, prosedur, atau kebijakan internal yang akan atau sudah dikeluarkan.
4. Upaya untuk memastikan terpenuhinya ketentuan yang berlaku dalam aktivitas transaksi jumlah nominal besar juga telah dilakukan dengan mewajibkan adanya uji kepatuhan bagi pemberian fasilitas kredit dengan nominal di atas Rp10 miliar.
5. Agar perilaku organisasi tidak menyimpang dari standar, telah dibuat *Code of Conduct* yang berisi etika yang harus dilakukan oleh setiap karyawan.

Risiko Reputasi

Dalam meningkatkan pelayanan terhadap nasabah, telah ditunjuk pejabat yang berfungsi dalam melayani penyelesaian pengaduan nasabah dan dibuatkan prosedur pelaksanaannya. Untuk meningkatkan standar pelayanan nasabah, Bank telah memiliki kebijakan dan mekanisme pelayanan, perlindungan dan penyelesaian pengaduan nasabah, serta kebijakan transparansi penggunaan data pribadi nasabah. Peningkatan layanan nasabah juga dilakukan melalui upaya penerapan otomatisasi transaksi perbankan (*digital banking*). Sementara itu, dalam bidang operasional, *core banking system*, telah berjalan dengan baik dan gangguan layanan nasabah telah dapat diminimalkan.

Kepercayaan dan keyakinan masyarakat terhadap kondisi Bank cukup baik tercermin dari harga saham PT Bank Ina Perdana Tbk di bursa saham sepanjang 3 bulan terakhir tahun 2024 dengan

all systems and operational procedures comply with the relevant regulatory requirements. As a result, a quality assurance policy and procedure have been put in place, which includes an assessment process by the Compliance Unit for each system, procedure, or internal policy that has been issued or is about to be issued. This way, any potential non-compliance with regulations can be detected and rectified. As a publicly listed company, the Bank must comply with capital market regulations. To achieve this, the Bank has optimized the function of the Corporate Secretary, ensuring that the monitoring process and fulfillment of the bank's obligations and commitments to the relevant authorities are carried out effectively.

In addition, compliance risk control is carried out by compiling a Code of Conduct which contains ethics that must be obeyed by every employee so that organizational behavior does not deviate from the standard. Compliance with the applicable laws and regulations is described as follows.

1. To raise awareness of all employees on the importance of compliance with rules and regulations, a compliance charter has been prepared as a guide for all parties within Bank INA's organization and has been formally enforced.
2. Compliance Work Unit which is independent from the Operational Work Unit in carrying out the Compliance Function.
3. A quality assurance policy and procedure has been carried out, namely an assessment process of internal policies and procedures carried out by the Compliance Function for each internal system, procedure or policy that will be or has been issued.
4. Efforts to ensure the fulfillment of the provisions that apply in transaction activities of large nominal amounts have also been carried out by requiring a compliance test for granting credit facilities with a nominal value of more than Rp10 billion.
5. In order to make the organizational behavior does not deviate from the standard, a Code of Conduct has been created which contains the ethics that must be carried out by every employee.

Reputation Risk

To enhance customer service, officers have been designated to handle customer complaints, and procedures for their resolution have been established. To improve service standards, the Bank has policies and mechanisms for customer service, protection, and complaint resolution, as well as policies on the transparency of personal data usage. Customer service improvements are also made through the implementation of banking transaction automation (*digital banking*). Meanwhile, in operations, the core banking system is functioning well, and service disruptions have been minimized.

The public's trust and confidence in the Bank's condition are reflected in the stock price of PT Bank Ina Perdana Tbk on the stock exchange during the last three months of 2024, with a lowest price

harga terendah sebesar Rp3.950,- dan tertinggi sebesar Rp4.300,- dan pada periode akhir laporan ditutup pada harga Rp4.190,- per lembar saham.

Pelaksanaan manajemen risiko reputasi dilakukan dengan upaya mencegah/meminimalkan terjadinya kejadian-kejadian yang dapat menurunkan reputasi Bank, antara lain melalui pelaksanaan Program *Corporate Social Responsibility* (CSR), mengelola keterbukaan informasi, melakukan komunikasi secara rutin dengan pemangku kepentingan, penjagaan kualitas produk dan layanan, penjagaan etika bisnis dalam pelaksanaan transaksi, baik dengan nasabah maupun transaksi di pasar uang. Setiap terjadi keluhan nasabah, Bank berupaya menanggapi dan menindaklanjuti secara cepat melalui *contact centre* dan unit/divisi kerja di kantor pusat maupun cabang-cabang yang telah difungsikan untuk mengelola dan menyelesaikan pengaduan nasabah sesuai dengan ketentuan mengenai perlindungan/pengaduan nasabah.

Dalam rangka menjaga reputasi, Bank juga berupaya menjaga transparansi produk dan jasa dengan pemberian informasi secara benar tentang manfaat dan risiko produk dan jasa yang ditawarkan kepada masyarakat. Setiap kejadian yang terkait dengan risiko reputasi dicatat dan ditatausahakan sehingga dapat menjadi pelajaran di masa datang dan untuk memproyeksikan potensi kerugian yang mungkin timbul dan langkah-langkah pencegahan yang harus dilakukan. Sebagai perusahaan terbuka, Bank menerapkan prinsip keterbukaan informasi dengan menyampaikan informasi yang bersifat signifikan kepada masyarakat. Pengelolaan informasi tersebut menjadi tugas dan tanggung jawab Sekretaris Perusahaan.

Konglomerasi Keuangan

Mengacu pada Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2020 mengenai Konglomerasi Keuangan, PT Bank Ina Perdana Tbk memiliki Pemegang Saham Pengendali, yaitu PT Indolife Pensiontama, sedangkan Pemegang Saham Pengendali Terakhir adalah Bapak Anthoni Salim. Hingga tahun 2024, Bank INA belum termasuk dalam kategori konglomerasi keuangan karena grup usaha yang terkait belum memiliki total aset yang mencapai Rp100 triliun.

Pengungkapan Rencana Aksi Pemulihan (Recovery Plan)

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 5 Tahun 2024 tentang Penetapan Status Pengawasan dan Penanganan Permasalahan Bank Umum, Bank telah menyusun Rencana Aksi Pemulihan (*Recovery Plan*). Rencana ini disusun untuk meningkatkan ketahanan Bank terhadap risiko gagal dan meminimalkan dampak negatif terhadap stabilitas sistem keuangan. Rencana aksi ini bertujuan untuk merespons tekanan keuangan atau tekanan ekonomi (*financial stress*) yang mungkin dialami oleh Bank dengan menjalankan satu atau beberapa opsi pemulihan guna memulihkan kondisi keuangan serta menjaga kelangsungan usaha (*viability*).

of Rp3,950 and a highest price of Rp4,300. At the end of the reporting period, the stock closed at Rp4,190 per share.

Reputational risk management is carried out through efforts to prevent or minimize incidents that could damage the Bank's reputation, including the implementation of a Corporate Social Responsibility (CSR) program, managing transparency, maintaining regular communication with stakeholders, ensuring the quality of products and services, and upholding business ethics in transactions, both with customers and in the money market. In the event of customer complaints, the Bank strives to respond and follow up promptly through the contact center and work units/divisions at the head office and branches, which are designated to handle and resolve customer complaints in accordance with regulations on customer protection/complaints.

In order to maintain its reputation, the Bank also strives to ensure transparency of products and services by providing accurate information about the benefits and risks of the products and services offered to the public. Any events related to reputational risk are recorded and documented to provide valuable lessons for the future, assist in estimating potential losses, and identify necessary preventive actions. As a publicly listed company, the Bank adheres to the principle of transparency by disclosing significant information to the public. The management of this information is the responsibility of the Corporate Secretary.

Financial Conglomeration

Referring to the Financial Services Authority Regulation No. 45/POJK.03/2020 on Financial Conglomerates, PT Bank Ina Perdana Tbk has a Controlling Shareholder, PT Indolife Pensiontama, while the Ultimate Controlling Shareholder is Mr. Anthoni Salim. Until 2024, Bank INA is not yet included in the category of a financial conglomerate because the related business group does not yet have total assets reaching Rp100 trillion.

Disclosure of Recovery Action Plan

In accordance with Financial Services Authority Regulation No. 5 of 2024 concerning the Determination of Supervisory Status and Resolution of Problems in Commercial Banks, the Bank has prepared a Recovery Action Plan. This plan is designed to strengthen the Bank's resilience against the risk of failure and to minimize negative impacts on the stability of the financial system. The objective of the recovery action plan is to respond to financial or economic stress that may be experienced by the Bank by implementing one or more recovery options to restore financial condition and ensure business continuity (*viability*).



Rencana aksi dikaji secara berkala dan disesuaikan dengan ketentuan serta peraturan yang berlaku. Rencana ini telah tercatat dalam administrasi pengawasan Otoritas Jasa Keuangan dan memperoleh persetujuan dari Pemegang Saham Pengendali, serta akan disampaikan dalam RUPS PT Bank Ina Perdana Tbk.

Opsi Pemulihan (*Recovery Plan*)

1. Opsi Pemulihan untuk Aspek Permodalan
Beberapa opsi yang dapat dijalankan antara lain:
 - a. Menerbitkan obligasi subordinasi;
 - b. Melakukan efisiensi modal dengan mengurangi aktivitas bisnis yang kurang menguntungkan namun banyak membebani modal (*capital expenditure/CAPEX*);
 - c. Tidak melakukan pembagian dividen kepada Pemegang Saham;
 - d. Restrukturisasi kewajiban kepada Pemegang Saham, termasuk:
 - 1) Pinjaman kepada Pemegang Saham;
 - 2) Konversi pinjaman menjadi modal;
 - e. Melaksanakan *right issue*;
 - f. Melelang aset jaminan; serta
 - g. Menambah modal disetor dengan melibatkan pihak ketiga.
2. Opsi Pemulihan untuk Aspek Likuiditas
Opsi pemulihan yang dapat ditempuh meliputi:
 - a. Meninjau ulang tingkat suku bunga DPK dan kredit;
 - b. Melakukan *repo* atas surat berharga yang dimiliki;
 - c. Meningkatkan pinjaman jangka pendek (*interbank call money*) serta memperoleh fasilitas kredit baru dari *counterparty*;
 - d. Meningkatkan pendanaan valas melalui *currency swap* ketika likuiditas rupiah dalam kondisi sehat;
 - e. Meningkatkan upaya pemasaran untuk menjaga keberlangsungan DPK;
 - f. Menerbitkan surat utang jangka panjang;
 - g. Membatasi ekspansi kredit baru;
 - h. Melarang perpanjangan kredit kepada debitur, termasuk *renewal* dan *temporary extension*;
 - i. Meningkatkan DPK dari pihak terafiliasi;
 - j. Menjual aset surat berharga untuk menutupi kekurangan likuiditas;
 - k. Mengajukan Pinjaman Likuiditas Jangka Pendek (PLJP) kepada Bank Indonesia;
 - l. Mengaktifkan satuan tugas krisis likuiditas (*Contingency Funding Plan/CFP Team*); serta
 - m. Mengajukan penempatan dana kepada Lembaga Penjamin Simpanan.
3. Opsi Pemulihan untuk Aspek Rentabilitas
Upaya pemulihan rentabilitas dapat mencakup:
 - a. Melakukan efisiensi biaya operasional, seperti *cost cutting* dan penghentian aktivitas yang tidak menguntungkan;
 - b. Menurunkan suku bunga kredit secara selektif;
 - c. Meningkatkan penyaluran kredit;
 - d. Menempatkan dana pada instrumen pasar uang yang memberikan imbal hasil tinggi, seperti pembelian obligasi korporasi dengan peringkat minimal A;

The recovery plan is reviewed regularly and adjusted in accordance with applicable laws and regulations. It has been recorded in the supervisory administration of the Financial Services Authority and approved by the Controlling Shareholder, and will be presented at the General Meeting of Shareholders (RUPS) of PT Bank Ina Perdana Tbk.

Recovery Options (*Recovery Plan*)

1. Recovery Options for Capital
Several options that may be implemented include:
 - a. Issuing subordinated bonds;
 - b. Improving capital efficiency by reducing less profitable business activities that place a significant burden on capital (*capital expenditure/CAPEX*);
 - c. Suspending dividend distribution to Shareholders;
 - d. Restructuring obligations to Shareholders, including:
 - 1) Loans to Shareholders;
 - 2) Converting loans into equity;
 - e. Conducting a rights issue;
 - f. Auctioning collateral assets; and
 - g. Increasing paid-in capital by involving third parties.
2. Recovery Options for Liquidity
Recovery options that may be pursued include:
 - a. Reviewing interest rates on third-party funds (DPK) and loans;
 - b. Conducting repos of owned securities;
 - c. Increasing short-term borrowing (*interbank call money*) and obtaining new credit facilities from counterparties;
 - d. Increasing foreign currency funding through *currency swaps* when rupiah liquidity is in a healthy condition;
 - e. Enhancing marketing efforts to ensure the continuity of DPK;
 - f. Issuing long-term debt instruments;
 - g. Limiting new loan expansion;
 - h. Prohibiting loan renewals to debtors, including renewals and temporary extensions;
 - i. Increasing DPK from affiliated parties;
 - j. Selling securities to cover liquidity shortfalls;
 - k. Submitting a Short-Term Liquidity Loan (PLJP) request to Bank Indonesia;
 - l. Activating the liquidity crisis task force (*Contingency Funding Plan/CFP Team*); and
 - m. Submitting a fund placement request to the Indonesia Deposit Insurance Corporation (LPS).
3. Recovery Options for Profitability
Profitability recovery efforts may include:
 - a. Improving operational efficiency through cost cutting and discontinuation of unprofitable activities;
 - b. Selectively reducing lending interest rates;
 - c. Increasing loan disbursement;
 - d. Placing funds in money market instruments that provide high returns, such as purchasing corporate bonds with a minimum rating of A;

- e. Menghentikan aktivitas bisnis yang merugikan;
 - f. Menutup lini bisnis yang tidak menguntungkan; serta
 - g. Mengurangi jumlah tenaga kerja.
4. Opsi Pemulihan untuk Aspek Kualitas Aset
- Beberapa langkah yang dapat ditempuh antara lain:
- a. Memperkuat proses pemberian kredit dan meningkatkan kualitas SDM dalam pembelian surat berharga korporasi;
 - b. Meningkatkan penyaluran kredit berkualitas baik;
 - c. Menerapkan teknik mitigasi risiko;
 - d. Melakukan pengawasan dan menerapkan *Early Warning System* (EWS) terhadap:
 - 1) Debitur dengan kualitas kredit rendah (KKR) agar tidak menjadi NPL;
 - 2) Debitur dalam kategori *loans at risk* (LaR) agar tidak menjadi NPL;
 - e. Menjual kredit yang berpotensi bermasalah;
 - f. Merestrukturisasi kredit bagi debitur yang mengalami kesulitan pembayaran;
 - g. Menghentikan sementara pemberian kredit secara selektif kepada sektor dengan NPL tinggi (berdasarkan industri, lokasi, atau segmentasi);
 - h. Melelang aset jaminan; serta
 - i. Menghapus buku atas kredit macet atau aset produktif yang tidak dapat ditagih.

Bank INA telah menetapkan *trigger level* untuk masing-masing indikator opsi pemulihan tersebut. Opsi-opsi tersebut hanya akan dijalankan apabila Bank menghadapi krisis keuangan yang ekstrem, dan kondisi permodalan, likuiditas, rentabilitas, atau kualitas aset telah melewati *trigger level* yang ditetapkan.

Komunikasi Saat Implementasi Rencana Aksi (Recovery Plan)

Apabila Bank INA mengimplementasikan opsi pemulihan sebagaimana dijelaskan sebelumnya dalam rangka mengatasi permasalahan dan memulihkan kondisi keuangan, maka Bank akan menjalankan strategi komunikasi yang terkoordinasi sebagai berikut.

1. Melakukan komunikasi secara menyeluruh kepada pihak internal dan/atau eksternal dengan pendekatan yang komprehensif.
2. Menyampaikan informasi kepada para pemangku kepentingan terkait kondisi dan langkah pemulihan yang diambil.
3. Mengkoordinasikan komunikasi internal melalui Divisi *Marketing Communication*, Divisi *Human Capital*, dan divisi terkait lainnya.
4. Mengkoordinasikan komunikasi eksternal melalui Departemen *Corporate Secretary* dan divisi bisnis terkait, guna memastikan bahwa informasi yang disampaikan melalui situs web, RUPS, maupun media lainnya tersaji secara akurat, terpadu, dan mudah dipahami oleh pihak eksternal.

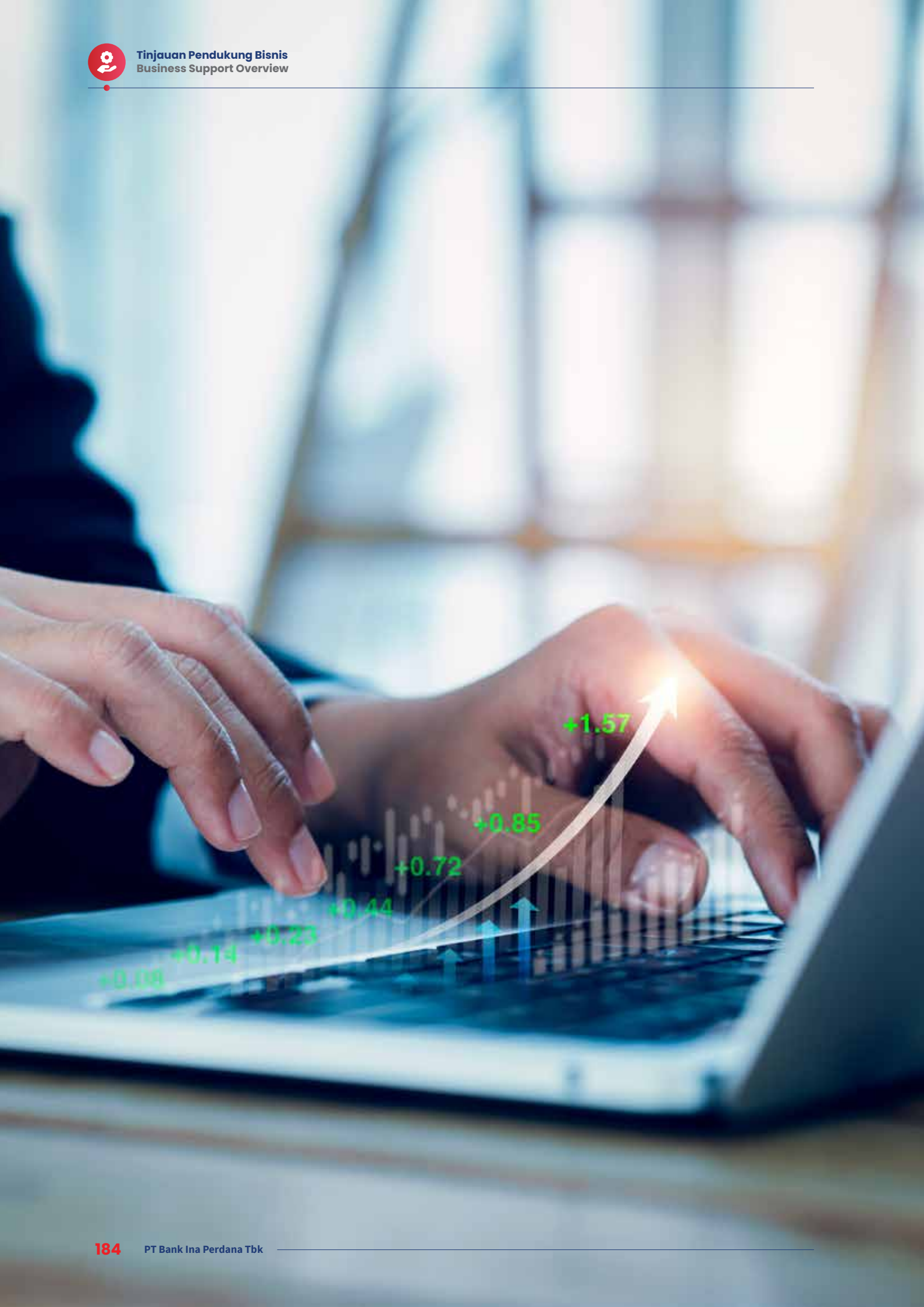
- e. Discontinuing loss-generating business activities;
 - f. Shutting down unprofitable business lines; and
 - g. Reducing the number of employees.
4. Recovery Options for Asset Quality
- Several measures that may be taken include:
- a. Strengthening the credit granting process and improving human resource quality in the purchase of corporate securities;
 - b. Increasing the disbursement of high-quality loans;
 - c. Applying risk mitigation techniques;
 - d. Conducting monitoring and implementing an *Early Warning System* (EWS) for:
 - 1) Debtors with low credit quality (KKR) to prevent deterioration into NPL;
 - 2) Debtors classified as loans at risk (LaR) to prevent deterioration into NPL;
 - e. Selling potentially problematic loans;
 - f. Restructuring loans for debtors experiencing payment difficulties;
 - g. Temporarily suspending loan disbursement selectively for sectors with high NPLs (based on industry, location, or segment);
 - h. Auctioning collateral assets; and
 - i. Writing off non-performing loans or non-collectible productive assets.

Bank INA has established trigger levels for each of the recovery option indicators. These options will only be implemented if the Bank faces an extreme financial crisis and its capital, liquidity, profitability, or asset quality has fallen below the predetermined trigger levels.

Communication During the Implementation of the Recovery Plan

If Bank INA implements recovery options as previously described to address financial issues and restore its financial condition, the Bank will execute a coordinated communication strategy as follows:

1. Conducting comprehensive communication with internal and/or external parties using a comprehensive approach.
2. Delivering information to stakeholders regarding the Bank's condition and the recovery measures undertaken.
3. Coordinating internal communication through the Marketing Communication Division, Human Capital Division, and other relevant divisions.
4. Coordinating external communication through the Corporate Secretary Department and relevant business divisions to ensure that information disseminated via the website, general meeting of shareholders (GMS), or other media is accurate, consistent, and easily understood by external parties.



Tabel 1 Pengungkapan Kuantitatif Struktur Permodalan Bank Umum

Table 1 Quantitative Disclosure of Capital Structure of Commercial Bank

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Komponen Modal Capital Component	Posisi Tanggal Laporan Position of Reporting Date	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year
	Bank	Bank
I. MODAL INTI (TIER 1) CORE CAPITAL (TIER 1)	3.475.186	3.471.368
1 Modal Inti Utama Common Equity Tier 1 (CET I)	3.475.186	3.471.368
1.1 Modal Disetor (Setelah dikurangi Saham Treasury) Paid-in Capital (Net of Treasury Stock)	613.472	613.472
1.2 Cadangan Tambahan Modal Disclosed Reserve	2.921.157	2.916.193
1.2.1 Faktor Penambah Additional Factor	3.022.512	2.944.318
1.2.1.1 Pendapatan Kompherensif Lainnya Other Comprehensive Income	-	2.841
1.2.1.1.1 Selisih Lebih Penjabaran Laporan Keuangan Excess Differences Arising from Translation of Financial Statement	-	-
1.2.1.1.2 Potensi Keuntungan dari peningkatan nilai wajar aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain Potential Gain from an Increase in Fair Value of Financial Assets Measured at Fair Value through Other Comprehensive Income	-	2.841
1.2.1.1.3 Saldo Surplus Revaluasi Aset Tetap Fixed Asset Revaluation	-	-
1.2.1.2 Cadangan Tambahan Modal Lainnya (Other Disclosed Reserves) Other Disclosed Reserves	3.022.512	2.941.477
1.2.1.2.1 Agio	2.482.288	2.482.288
1.2.1.2.2 Cadangan Umum General Reserves	106.571	64.995
1.2.1.2.3 Laba Tahun-Tahun Lalu Previous Years Profit	352.619	186.318
1.2.1.2.4 Laba Tahun Berjalan Current Year Profit	81.034	207.876
1.2.1.2.5 Dana Setoran modal Capital Paid in Advance	-	-
1.2.1.2.6 Lainnya Others	-	-
1.2.2 Faktor Pengurang Deduction Factor	(101.355)	(28.124)
1.2.2.1 Pendapatan Kompherensif Lainnya Other Comprehensive Income	(21.962)	-
1.2.2.1.1 Selisih Kurang Penjabaran Laporan Keuangan Excess Differences Less from Translation of Financial Statement	-	-
1.2.2.1.2 Potensi Kerugian dari Penurunan Nilai Wajar Aset Keuangan yang Diukur pada Nilai Wajar melalui Penghasilan Komprehensif Lain Potential Loss from a Decrease in Fair Value of Financial Assets Measured at Fair Value through Other Comprehensive Income	(21.962)	-
1.2.2.2 Cadangan Tambahan Modal Lainnya (Other Disclosed Reserves) Other Disclosed Reserves	(79.393)	(28.124)
1.2.2.2.1 Disagio	-	-
1.2.2.2.2 Rugi Tahun-Tahun Lalu Previous Year Loss	-	-
1.2.2.2.3 Rugi Tahun Berjalan Current Year Loss	-	-



(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Komponen Modal Capital Component	Posisi Tanggal Laporan Position of Reporting Date	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year
	Bank	Bank
1.2.2.2.4 Selisih Kurang antara Penyisihan Penghapusan Aset (PPA) dan Cadangan Kerugian Penurunan Nilai (CKPN) atas Aset Produktif Differences Between Allowance for Possible Losses and Allowance for Impairment Losses of Earning Assets	(22.426)	(13.516)
1.2.2.2.5 Selisih Kurang Jumlah Penyesuaian Nilai Wajar dari Instrumen Keuangan dalam <i>Trading Book</i> Negative Differences on Adjustment of Fair Value on Financial Instrument in the Trading Book	-	-
1.2.2.2.6 PPA Aset Non Produktif yang Wajib Dibentuk Allowance for Possible Losses on Non-Productive Assets	(56.967)	(14.608)
1.2.2.2.7 Lainnya Others	-	-
1.3 Kepentingan Non Pengendali yang Dapat Diperhitungkan Non-Controlling Interests that can be Calculated	-	-
1.4 Faktor Pengurang Modal Inti Utama Deduction Factor to Common Equity Tier 1	(59.444)	(58.298)
1.4.1 Perhitungan Pajak Tangguhan Deferred Tax Calculation	(30.214)	(32.717)
1.4.2 <i>Goodwill</i>	-	-
1.4.3 Aset Tidak Berwujud Lainnya Other Intangible Asset	(29.229)	(25.581)
1.4.4 Penyertaan yang Diperhitungkan sebagai Faktor Pengurang Investment that can be Calculated as Deduction Factor	-	-
1.4.5 Kekurangan Modal pada Perusahaan Anak Asuransi Shortage of Capital on Insurance Subsidiary Company	-	-
1.4.6 Eksposur Sekuritisasi Securitisation Exposures	-	-
1.4.7 Faktor Pengurang Modal Inti Lainnya Other Deduction Factor to Core Capital	-	-
1.4.7.1 Penempatan Dana pada Instrumen AT1 dan/atau Tier 2 pada Bank Lain Placement of Funds in AT1 and/or Tier 2 Instruments with Other Banks	-	-
1.4.7.2 Kepemilikan Silang Pada Entitas Lain yang Diperoleh Berdasarkan Peralihan karena Hukum, Hibah, Hibah Wasiat Cross Ownership in Other Entities that is Obtained on a Basis of Transfer due to the Law, Grants, Testament Grants	-	-
1.4.7.3 Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan <i>Settlement (Settlement Risk) - Non Delivery Versus Payment</i> Exposure that Causes Credit Risk due to Settlement Risk - Non-Delivery Versus Payment	-	-
1.4.7.4 Eksposur di Perusahaan Anak yang Melakukan Kegiatan Usaha Berdasarkan Prinsip Syariah (apabila ada) Exposure in Subsidiaries Conducting Business Activities based on Sharia Principle (if any)	-	-
2 Modal Inti Tambahan (AT-1) Additional Tier 1 (AT 1)	-	-
2.1 Instrumen yang Memenuhi Persyaratan AT1 The Instrument Meets the Requirements Of AT1	-	-
2.2 Agio/Disagio	-	-

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Komponen Modal Capital Component	Posisi Tanggal Laporan Position of Reporting Date	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year
	Bank	Bank
2.3 Faktor Pengurang Modal Inti Tambahan Deduction Factors to Additional Tier	-	-
2.3.1 Penempatan Dana pada Instrumen AT1 dan/atau Tier 2 pada Bank Lain Placement of Funds in Instruments AT 1 and/or Tier 2 Other Banks	-	-
2.3.2 Kepemilikan Silang pada Entitas Lain yang Diperoleh Berdasarkan Peralihan karena Hukum, Hibah, atau Wasiat Cross-Ownership in Another Entity Acquired by the Transition Because of the Law, Grant, or Testament	-	-
II. MODAL PELENGKAP (TIER 2) SUPPLEMENTARY CAPITAL (TIER 2)	160.711	156.650
1 Instrumen Modal dalam Bentuk Saham atau Lainnya yang Memenuhi Persyaratan Tier 2 Capital Instrument in Form of Shares or Others which are Qualified Tier 2 Requirements	-	-
2 Agio atau Disagio Agio or Disagio	-	-
3 Cadangan Umum Aset Produktif PPA yang Wajib Dibentuk (Maks 1,25% ATMR Risiko Kredit) General Allowance for Possible Losses of Earning Assets (Maximum 1.25% of RWA)	170.717	166.656
4 Faktor Pengurang Modal Pelengkap Deduction Factor to Supplementary Capital	(10.006)	(10.006)
4.1 Sinking Fund	-	-
4.2 Penempatan Dana pada Instrumen Tier 2 pada Bank Lain Placement of Funds in Tier 2 Instruments with Other Banks	(10.006)	(10.006)
4.3 Kepemilikan Silang pada Entitas Lain yang Diperoleh Berdasarkan Peralihan karena Hukum, Hibah, atau Wasiat Cross-Ownership in Another Entity Acquired by the Transition Because of the Law, Grants, or Grants Will	-	-
III. FAKTOR PENGURANG MODAL BERUPA EKSPOSUR YANG MENIMBULKAN RISIKO KREDIT AKIBAT KEGAGALAN SETTLEMENT (SETTLEMENT RISK) - NON DELIVERY VERSUS PAYMENT DEDUCTION OF CAPITAL IN THE FORM OF EXPOSURES THAT CAUSE CREDIT RISK DUE TO SETTLEMENT RISK - NON DELIVERY VERSUS PAYMENT	-	-
IV. FAKTOR PENGURANG MODAL BERUPA EKSPOSUR DI PERUSAHAAN ANAK YANG MELAKUKAN KEGIATAN USAHA BERDASARKAN PRINSIP SYARIAH (APABILA ADA) DEDUCTION OF CAPITAL IN THE FORM OF EXPOSURE IN SUBSIDIARIES CONDUCTING BUSINESS ACTIVITIES BASED ON SHARIA PRINCIPLES (IF ANY)	-	-
Total Modal Total Capital	3.635.896	3.628.018

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

	31-Dec-24 31-Dec-24	Keterangan Description	31-Dec-24 31-Dec-24	31-Dec-23 31-Dec-23
ASET TERTIMBANG MENURUT RISIKO Risk Weighted Asset		RASIO KPMM CAR Ratio		
ATMR Risiko Kredit RWA Credit Risk	13.652.160	Rasio CET 1 (%) CET 1 Ratio (%)	24,00%	24,53%
ATMR Risiko Pasar RWA Market Risk	35.533	Rasio Tier 1 (%) Tier 1 Ratio (%)	24,00%	24,53%
ATMR Risiko Operasional RWA Operating Risk	789.946	Rasio Tier 2 (%) Tier 2 Ratio (%)	1,11%	1,11%
TOTAL ATMR Total RWA	14.477.638	Rasio KPMM (%) KPPM Ratio (%)	25,11%	25,63%
*) Rasio KPMM sesuai Profil Risiko (%) CAR Ratio based on Risk Profile (%)	9,00%	CET 1 Untuk Buffer (%) CET 1 for Buffer (%)	16,11%	16,63%



Tabel 1.1 Pengungkapan Tagihan Bersih berdasarkan Wilayah - Bank secara Individual

Table 1.1 Disclosure of Net Receivables by Area - Bank Only

No.	Kategori Portofolio	Posisi Tanggal Laporan Position at Reporting Date						
		Tagihan Bersih berdasarkan Wilayah Net Receivables by Area						
		Jabar	Banten	DKI	DIY	Jateng	Jatim	Luar Jawa Outside Java
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Tagihan kepada Pemerintah	-	-	6.320.338	-	-	-	-
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-
4	Tagihan kepada Bank	8.648	-	1.418.646	-	-	-	729
5	Tagihan berupa <i>Covered Bond</i>	-	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	16.044	528.397	-	75.589	-	165.102
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-	-	-	-
8	Kredit Beragun Rumah Tinggal	1.104	56.001	21.593	-	4.649	26.340	12.090
9	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	-	-
11	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-
12	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	103.609	52.594	104.439	18.295	27.203	25.477	64.428
13	Tagihan kepada Korporasi	1.479.572	844.829	6.379.104	544.047	948.972	2.425.061	1.203.954
14	Tagihan yang Telah Jatuh Tempo	2.017	13.812	167.808	4.897	63.051	22.899	14.416
15	Aset Lainnya	-	-	919.645	-	-	-	-
Total		1.594.950	983.280	15.859.969	567.239	1.119.464	2.499.777	1.460.718

Tabel 1.2 Pengungkapan Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual

Table 1.2 Disclosure of Net Receivables by Contractual Maturity - Bank Only

No.	Kategori Portofolio	Posisi Tanggal Laporan Position at Reporting Date					
		Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak Net Receivables by Contractual Maturity					
		<=1 tahun <=1 year	>1 s.d. 3 tahun >1 s.d. 3 year	>3s.d. 5 tahun >3s.d. 5 year	> 5 tahun > 5 year	Non Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan kepada Pemerintah	3.603.698	29.423	137.480	1.346.730	1.203.006	6.320.338
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
4	Tagihan kepada Bank	82.552	176.446	729	8.648	1.159.649	1.428.023
5	Tagihan berupa <i>Covered Bond</i>	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	428.300	272.200	71.722	12.908	-	785.131
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-	-	-
8	Kredit Beragun Rumah Tinggal	960	2.166	5.071	113.579	-	121.776
9	Kredit Beragun Properti Komersial	-	-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	-
11	Kredit Pegawai/Pensiunan	-	-	-	-	-	-
12	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	197.281	72.985	87.826	37.953	-	396.044
13	Tagihan kepada Korporasi	7.091.676	2.382.836	1.219.620	3.131.406	-	13.825.538
14	Tagihan yang Telah Jatuh Tempo	185.949	71.174	4.720	27.057	-	288.900
15	Aset Lainnya	-	-	-	-	919.645	919.645

(dalam jutaan Rupiah / in millions of Rupiah)

	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of Previous Year							Portfolio Category
	Tagihan Bersih berdasarkan Wilayah Net Receivables by Area							
	Jabar	Banten	DKI	DIY	Jateng	Jatim	Luar Jawa Outside Java	
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(2)
-	-	4.467.941	-	-	-	-	-	Receivables on Sovereigns
-	-	-	-	-	-	-	-	Receivables on Public Sector Entities
-	-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
9.227	-	2.019.431	-	-	-	-	-	Receivables on Banks
-	-	-	-	-	-	-	-	Billing in the Form of Covered Bonds
-	-	-	-	-	-	-	-	Billing to Securities Companies and Other Financial Services Institutions
-	-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
2.329	-	35.353	-	3.449	41.625	19.995	-	Loans Secured by Residential Property
-	-	-	-	-	-	-	-	Loans Secured by Commercial Real Estate
-	-	-	-	-	-	-	-	Credit for Land Acquisition, Land Processing, and Construction
-	-	-	-	-	-	-	-	Employee/Retired Loans
286.263	-	1.569.509	85.279	127.231	223.058	659.610	-	Receivables on Micro, Small Business, and Retail Portfolio
1.193.864	-	2.961.876	389.169	845.435	2.054.795	687.727	-	Receivables on Corporate
-	-	599	-	-	27.499	-	-	Past Due Receivables
-	-	395.661	-	-	-	-	-	Other Assets
1.491.683	-	11.450.370	474.448	976.115	2.346.976	1.367.333	-	Total

(dalam jutaan Rupiah / in millions of Rupiah)

	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of Previous Year						Portfolio Category
	Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak Net Receivables by Contractual Maturity						
	<=1 tahun <=1 year	>1 s.d. 3 tahun >1 s.d. 3 year	>3s.d. 5 tahun >3s.d. 5 year	> 5 tahun > 5 year	Non Contractual	Total	
	(9)	(10)	(11)	(12)	(13)	(14)	(2)
196.162	47.515	18.311	962.787	3.243.167	4.467.941	Receivables on Sovereigns	
-	-	-	-	-	-	Receivables on Public Sector Entities	
-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions	
1.605.261	209.270	26.888	9.227	178.900	2.029.545	Receivables on Banks	
-	-	-	-	-	-	Billing in the Form of Covered Bonds	
-	-	-	-	-	-	Billing to Securities Companies and Other Financial Services Institutions	
-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions	
547	4.542	2.397	157.650	-	165.136	Loans Secured by Residential Property	
-	-	-	-	-	-	Loans Secured by Commercial Real Estate	
						Credit for Land Acquisition, Land Processing, and Construction	
-	-	-	-	-	-	Employee/Retired Loans	
1.523.496	491.133	357.664	777.587	-	3.149.880	Receivables on Micro, Small Business, and Retail Portfolio	
5.280.991	1.857.216	2.143.201	2.424.048	-	11.705.457	Receivables on Corporate	
181.015	27.688	3.149	69.959	-	281.811	Past Due Receivables	
-	-	-	-	395.661	395.661	Other Assets	

Tabel 1.3 Pengungkapan Tagihan Bersih berdasarkan Sektor Ekonomi - Bank secara Individual

Table 1.3 Disclosure of Net Receivables by Economic Sectors - Bank Only

No.	Sektor Ekonomi	Tagihan kepada Pemerintah Receivables on Sovereigns	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables on Banks	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Posisi Tanggal Laporan						
1	Pertanian, Perburuan, dan Kehutanan	-	-	-	-	-
2	Perikanan	-	-	-	-	-
3	Pertambangan dan Penggalian	-	-	-	-	-
4	Industri Pengolahan	-	-	-	-	-
5	Listrik, Gas, dan Air	-	-	-	-	-
6	Konstruksi	-	-	-	-	-
7	Perdagangan Besar dan Eceran	-	-	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-
9	Transportasi Pergudangan dan Komunikasi	-	-	-	-	-
10	Perantara Keuangan	6.320.338	-	-	1.428.023	-
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	-	-	-	-	-
12	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-
13	Jasa Pendidikan	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial	-	-	-	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya	-	-	-	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya	-	-	-	-	-
19	Rumah Tangga	-	-	-	-	121.776
20	Bukan Lapangan Usaha Lainnya	-	-	-	-	-
Total		6.320.338	-	-	1.428.023	121.776

(dalam jutaan Rupiah / in millions of Rupiah)

	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	Kredit Pegawai/ Pensiunan Employee/ Retired Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables on Corporate	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets	Economic Sectors
	(8)	(9)	(10)	(11)	(12)	(13)	(2)
Position at Reporting Date							
	-	-	36.724	462.919	1.771	-	Agriculture, Hunting, and Forestry
	-	-	-	116.517	-	-	Fishery
	-	-	1.653	584.722	-	-	Mining and Quarrying
	-	-	53.645	3.231.392	9.871	-	Manufacturing
	-	-	6.957	119.151	-	-	Electricity, Gas, and Water
	-	-	16.158	750.497	22.691	-	Construction
	-	-	78.194	2.497.292	151.827	-	Wholesale and Retail Trading
	-	-	1.710	862.419	1.186	-	Providence of Accommodation and Food & Beverage Services
	-	-	12.595	441.204	31.017	-	Transportation, Warehousing, and Communications
	-	-	-	2.444.694	-	-	Financial Intermediary
	-	-	22.505	1.422.372	62.384	-	Real Estate, Rental, and Business Services
	-	-	-	-	-	-	Government Administration, Defense, and Compulsory Social Security
	-	-	1.475	217.561	-	-	Education Services
	-	-	7.609	92.297	-	-	Human Health and Social Work Activities
	-	-	9.645	192.066	-	-	Public, Socio-Culture, Entertainment, and Other Personal Services
	-	-	470	-	-	-	Individual Services for Households
	-	-	-	-	-	-	International Agencies and Other International Extra Agencies
	-	-	-	-	-	-	Activities with Unclear Boundaries
	-	-	139.381	368.954	8.116	-	Household
	-	-	7.325	21.481	37	919.645	Non Business Field
	-	-	396.044	13.825.538	288.900	919.645	Total



No.	Sektor Ekonomi	Tagihan kepada Pemerintah Receivables on Sovereigns	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables on Banks	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Posisi Laporan Tahun Sebelumnya							
1	Pertanian, Perburuan, dan Kehutanan	-	-	-	-	-	
2	Perikanan	-	-	-	-	-	
3	Pertambangan dan Penggalan	-	-	-	-	-	
4	Industri Pengolahan	-	-	-	-	-	
5	Listrik, Gas, dan Air	-	-	-	-	-	
6	Konstruksi	-	-	-	-	-	
7	Perdagangan Besar dan Eceran	-	-	-	-	-	
8	Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	
9	Transportasi Pergudangan dan Komunikasi	-	-	-	-	-	
10	Perantara Keuangan	4.467.941	-	-	2.029.545	-	
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	-	-	-	-	-	
12	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-	
13	Jasa Pendidikan	-	-	-	-	-	
14	Jasa Kesehatan dan Kegiatan Sosial	-	-	-	-	-	
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya	-	-	-	-	-	
16	Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	165.136	
17	Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	
18	Kegiatan yang Belum Jelas Batasannya	-	-	-	-	148.165	
19	Rumah Tangga	-	-	-	-	4.209	
20	Bukan Lapangan Usaha Lainnya	-	-	-	-	12.066	
Total		4.467.941	-	-	2.029.545	329.575	

(dalam jutaan Rupiah / in millions of Rupiah)

	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	Kredit Pegawai/ Pensiunan Employee/ Retired Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables on Corporate	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets	Economic Sectors
	(8)	(9)	(10)	(11)	(12)	(13)	(2)
Position at Reporting Date of the Previous Year							
	-	-	298.257	283.184	-	-	Agriculture, Hunting, and Forestry
	-	-	-	72.273	-	-	Fishery
	-	-	257.946	527.218	3.000	-	Mining and Quarrying
	-	-	275.426	2.609.665	15.250	-	Manufacturing
	-	-	21.943	241.302	-	-	Electricity, Gas, and Water
	-	-	204.188	698.883	42.460	-	Construction
	-	-	609.566	1.788.489	139.520	-	Wholesale and Retail Trading
	-	-	146.307	571.695	19.636	-	Providence of Accommodation and Food & Beverage Services
	-	-	259.710	509.061	-	-	Transportation, Warehousing, and Communications
	-	-	170.085	2.578.974	-	-	Financial Intermediary
	-	-	385.278	964.242	4.995	-	Real Estate, Rental, and Business Services
	-	-	209.625	51.974	-	-	Government Administration, Defence, and Compulsory Social Security
	-	-	52.482	36.438	-	-	Education Services
	-	-	37.680	153.499	-	-	Human Health and Social Work Activities
	-	-	17.541	-	-	-	Public, Socio-Culture, Entertainment, and Other Personal Services
	-	-	171.261	2.778	50.662	-	Individual Services for Households
	-	-	32.586	-	6.289	-	International Agencies and Other International Extra Agencies
	-	-	49.558	-	28.098	-	Activities with Unclear Boundaries
	-	-	-	-	-	-	Household
	-	-	14.321	2.442	1.887	395.661	Non Business Field
	-	-	3.213.758	11.092.118	311.796	395.661	Total



Tabel 1.4 Pengungkapan Tagihan dan Pencadangan berdasarkan Wilayah - Bank secara Individual
Table 1.4 Disclosure of Receivables and Provisioning based on Area - Bank Only

No.	Keterangan	Posisi Tanggal Laporan Position at Reporting Date							
		Wilayah Area							
		Jabar	Banten	DKI	DIY	Jateng	Jatim	Luar Jawa Outside Java	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Tagihan	1.594.950	983.280	15.859.969	567.239	1.119.464	2.499.777	1.460.718	24.085.396
2	Tagihan yang Mengalami Penurunan Nilai - <i>(Impaired)</i>	2.017	13.812	167.808	4.897	63.051	22.899	14.416	288.900
	a. Belum Jatuh Tempo	1.991	633	21.217	3.707	63.050	266	14.367	105.232
	b. Sudah Jatuh Tempo	26	13.179	146.591	1.189	1	22.633	49	183.668
3	Cadangan Kerugian Penurunan Nilai - Individual	7.519	9.782	126.723	237	26.570	16.310	5.041	192.182
4	Cadangan Kerugian Penurunan Nilai - Kolektif	9.260	27.869	30.238	9.781	7.418	18.489	16.278	119.332
5	Tagihan yang Dihapus Buku	10.417	38.329	22.417	7.737	34.934	31.409	161.392	306.633

Tabel 1.5 Pengungkapan Tagihan dan Pencadangan berdasarkan Sektor Ekonomi - Bank secara Individual
Table 1.5 Disclosure of Receivables and Provisioning based on Area - Bank Only

No.	Sektor Ekonomi	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables	
			Belum Jatuh Tempo Non Past Due	Sudah Jatuh Tempo Past Due
			(4)	(5)
(1)	(2)	(3)	(4)	(5)
Posisi Tanggal Laporan				
1	Pertanian, Perburuan, dan Kehutanan	501.413	1.771	-
2	Perikanan	116.517	-	-
3	Pertambangan dan Penggalian	586.375	-	-
4	Industri Pengolahan	3.294.908	791	9.080
5	Listrik, Gas, dan Air	126.108	-	-
6	Konstruksi	789.346	-	22.691
7	Perdagangan Besar dan Eceran	2.727.313	74.402	77.425
8	Penyediaan Akomodasi dan Penyediaan Makan Minum	865.316	-	1.186
9	Transportasi Pergudangan dan Komunikasi	484.816	27.977	3.041
10	Perantara Keuangan	10.193.054	-	-
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	1.507.261	-	62.384
12	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-
13	Jasa Pendidikan	219.036	-	-
14	Jasa Kesehatan dan Kegiatan Sosial	99.905	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya	201.711	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga	470	-	-

(dalam jutaan Rupiah / in millions of Rupiah)

	Posisi Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year								Description
	Wilayah Area								
	Jabar	Banten	DKI	DIY	Jateng	Jatim	Luar Jawa Outside Java	Total	
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(2)
	1.491.683	-	11.450.370	474.448	976.115	2.346.976	1.367.333	18.106.925	Receivables
	18.103	29.935	292.609	25.457	95.219	122.926	44.550	628.799	Impaired Receivables
	42	1.356	135.647	34	5.924	12.354	37.250	192.607	Non Past Due
	18.061	28.579	156.962	25.423	89.295	110.572	7.300	436.192	Past Due
	4.997	11.949	91.765	2.513	49.609	38.142	259	199.234	Individual Allowance for Impairment Losses-Individual
	8.427	12.101	53.920	13.220	8.617	14.527	24.285	135.097	Allowance for Impairment Losses - Collective
	-	3	99.709	624	637	31	2	101.006	Written-Off Receivables

(dalam jutaan Rupiah / in millions of Rupiah)

	Cadangan Kerugian Penurunan Nilai (CKPN) Individual Allowance for Impairment Losses - Individual	Cadangan Kerugian Penurunan Nilai (CKPN) Kolektif Allowance for Impairment Losses - Collective	Tagihan yang Dihapus Buku Written-Off Receivables	Economic Sectors
	(6)	(7)	(8)	(2)
Position at Reporting Date				
	-	6.475	-	Agriculture, Hunting, and Forestry
	-	963	-	Fishery
	-	3.650	104.119	Mining and Quarrying
	17.069	36.035	-	Manufacturing
	-	888	-	Electricity, Gas, and Water
	8.192	5.266	531	Construction
	90.567	25.449	-	Wholesale and Retail Trading
	-	15.317	99	Providence of Accommodation and Food & Beverage Services
	54.839	2.716	201.036	Transportation, Warehousing, and Communications
	-	5.053	-	Financial Intermediary
	21.087	8.648	-	Real Estate, Rental, and Business Services
	-	1	-	Government Administration, Defence, and Compulsory Social Security
	1.632	1.632	-	Education Services
	743	743	-	Human Health and Social Work Activities
	1.425	1.425	-	Public, Socio-Culture, Entertainment, and Other Personal Services
	6	6	-	Individual Services for Households

No.	Sektor Ekonomi	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		
			Belum Jatuh Tempo Non Past Due	Sudah Jatuh Tempo Past Due	
(1)	(2)	(3)	(4)	(5)	
17	Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	
18	Kegiatan yang Belum Jelas Batasannya	-	-	-	
19	Rumah Tangga	638.226	292	7.824	
20	Bukan Lapangan Usaha	948.489	-	37	
Total		23.300.264	105.232	183.668	
Posisi Tanggal Laporan Tahun Sebelumnya					
1	Pertanian, Perburuan, dan Kehutanan	581.441	-	-	
2	Perikanan	72.273	-	-	
3	Pertambangan dan Penggalian	788.164	3.000	-	
4	Industri Pengolahan	2.900.341	-	-	
5	Konstruksi	945.530	12.391	-	
6	Perdagangan Besar dan Eceran	2.537.575	39.390	-	
7	Penyediaan Akomodasi dan Penyediaan Makan minum	737.637	-	-	
8	Transportasi Pergudangan dan komunikasi	768.772	-	-	
9	Perantara Keuangan	9.246.546	-	-	
10	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	1.354.515	-	-	
11	Jasa Pendidikan	88.920	-	-	
12	Jasa Kesehatan dan Kegiatan Sosial	191.178	644	-	
13	Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya	17.541	-	-	
14	Rumah Tangga	4.209	37.941	-	
15	Bukan Lapangan Usaha	426.377	3.829	-	
Total		20.661.019	97.194	-	

Tabel 1.6 Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual
Table 1.6 Movement of Allowance for Impairment Losses Disclosure - Bank Only

No.	Keterangan	Posisi Tanggal Laporan Position at Reporting Date				
		Stage 1	Stage 2	Stage 3	Total	
(1)	(2)	(3)	(4)	(4)	(5)	
1	Saldo Awal CKPN	59.144	43.384	232.701	335.229	
2	Pengalihan	(1.954)	(18.486)	20.440	-	
3	Pengukuran Kembali Bersih Penyisihan Kerugian	7.420	10.093	234.004	251.517	
4	Aset Keuangan Baru yang Diterbitkan atau Dibeli	56.274	8.607	93.706	158.587	
5	Aset Keuangan yang Dihentikan Pengakuannya	(20.735)	(14.387)	(186.546)	(221.668)	
6	Total Penambahan	42.959	4.313	141.164	188.436	
7	Aset Keuangan yang Dihapusbukukan	-	-	(5.854)	(5.854)	
8	Penerimaan Kembali Kredit yang Telah Dihapusbukukan	-	-	(211.685)	(211.685)	
9	Selisih kurs dan perubahan lainnya	(466)	-	-	(466)	
Saldo Akhir CKPN		99.683	29.211	176.766	305.660	

(dalam jutaan Rupiah / in millions of Rupiah)

	Cadangan Kerugian Penurunan Nilai (CKPN) Individual Allowance for Impairment Losses - Individual	Cadangan Kerugian Penurunan Nilai (CKPN) Kolektif Allowance for Impairment Losses - Collective	Tagihan yang Dihapus Buku Written-Off Receivables	Economic Sectors
	(6)	(7)	(8)	(2)
	-	-	-	International Agencies and Other International Extra Agencies
	-	-	-	Activities with Unclear Boundaries
	4.915	4.915	848	Household
	153	153	-	Non Business Field
	200.627	119.333	306.633	Total
Position at Reporting Date of the Previous Year				
	-	364	-	Agriculture, Hunting, and Forestry
	-	25	-	Fishery
	541	871	34.316	Mining and Quarrying
	-	3.140	-	Manufacturing
	2.857	3.054	-	Construction
	21.925	28.666	61	Wholesale and Retail Trading
	3.669	27.027	-	Providence of Accommodation and Food & Beverage Services
	6.453	8.430	19	Transportation, Warehousing, and Communications
	6.731	1.074	41.809	Financial Intermediary
	-	2.170	-	Real Estate, Rental, and Business Services
	-	1.906	-	Education Services
	-	791	-	Human Health and Social Work Activities
	-	1.535	-	Public, Socio-Culture, Entertainment, and Other Personal Services
	14.914	168	276	Household
	2.566	4.302	-	Non Business Field
	59.657	83.522	76.481	Total

(dalam jutaan Rupiah / in millions of Rupiah)

	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year				Description
	Stage 1	Stage 2	Stage 3	Total	(10)
	(6)	(7)	(8)	(9)	
	34.340	64.419	138.808	237.567	Beginning Balance - Allowance for Impairment Losses
	43.460	(47.764)	4.304	-	Movement
	(40.580)	21.863	111.010	92.293	Net Remeasurement of Loss Allowance
	27.382	10.097	913	38.392	New Financial Assets Issued or Purchased
	(5.496)	(5.231)	(16.480)	(27.207)	Derecognized Financial Assets
	(18.694)	26.729	95.443	103.478	Total Additions
	-	-	(5.854)	(5.854)	Written Off Financial Assets
	38	-	-	38	Recoveries from Written Off Loans
	-	-	-	-	Foreign Exchange and Other Movements
	15.684	91.148	228.397	335.229	Ending Balance of Allowance for Impairment Losses

Tabel 2 Pengungkapan Tagihan Bersih berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual
Table 2 Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

No.	Kategori Portofolio	Posisi Tanggal Laporan Position at Reporting Date						
		Tagihan Bersih Net Receivables						
		Lembaga Pemeringkat Rating Agency	Peringkat Jangka Panjang Long Term Rating					
		Standart and Pour's	AAA	AA+ s.d. AA- AA+ to AA-	A+ s.d. A- A+ to A-	BBB+ s.d. BBB- BBB+ to BBB-	BB+ s.d. BB- BB+ to BB-	B+ s.d. B- B+ to B-
		Fitch Rating	AAA	AA+ s.d. AA- AA+ to AA-	A+ s.d. A- A+ to A-	BBB+ s.d. BBB- BBB+ to BBB-	BB+ s.d. BB- BB+ to BB-	B+ s.d. B- B+ to B-
		Moody's	Aaa	Aa1 s.d. Aa3 Aa1 to Aa3	Aa1 s.d. A3 Aa1 to A3	Baa1 s.d. Baa3 Baa1 to Baa3	Ba1 s.d. Ba3 Ba1 to Ba3	B1 s.d. B3 B1 to B3
		PT Fitch Ratings Indonesia	AAA(idn)	AA+(idn) s.d. AA-(idn) AA+(idn) to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) to A-(idn)	BBB+(idn) s.d. BBB- (idn) BBB+(idn) to BBB-(idn)	BB+(idn) s.d. BB- (idn) BB+(idn) to BB-(idn)	B+(idn) s.d. B-(idn) B+(idn) to B-(idn)
		PT ICRA Indonesia	[Idr]AAA	[idr]AA+ s.d. [idr]AA- [idr]AA+ to [idr]AA-	[idr]A+ s.d. [idr]A- [idr]A+ to [idr]A-	[idr]BBB+ s.d. [idr] BBB- [idr]BBB+ to [idr]BBB-	[idr]BB+ s.d. [idr] BB- [idr]BB+ to [idr]BB-	[idr]B+ s.d. [idr]B- [idr]B+ to [idr]B-
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d. idAA- idAA+ to idAA-	idA+ s.d. idA- idA+ s.d idA-	id BBB+ s.d. id BBB- id BBB+ to id BBB-	id BB+ s.d. id BB- id BB+ to id BB-	id B+ s.d. id B- id B+ to id B-
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Tagihan kepada Pemerintah	-	-	-	-	-	-	-
2	Tagihan kepada Sektor Publik	-	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-
4	Tagihan kepada Bank	-	249749	-	-	-	-	-
5	Tagihan berupa <i>Covered Bond</i>	-	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	-	-	-	-	-	-
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-	-	-	-
8	Kredit Beragunan Rumah Tinggal	-	-	-	-	-	-	-
9	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	-	-
11	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-
12	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	-
13	Tagihan kepada Korporasi	1841618	-	403828	-	-	-	-
14	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-
15	Aset Lainnya	-	-	-	-	-	-	-
Total		1841618	249749	403828	-	-	-	-

(dalam jutaan Rupiah / in millions of Rupiah)

	Posisi Tanggal Laporan Position at Reporting Date						Portfolio Category	
	Tagihan Bersih Net Receivables							
	Peringkat Jangka Panjang Long Term Rating	Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat No Rating		Total
	Kurang dari B- Lower than B-	A-1 A-1	A-2 A-2	A-3 A-3	Kurang dari A-3 Lower than A-3			
	Kurang dari B- Lower than B-	F1+ s.d. F1 F1+ to F1	F2 F2	F3 F3	Kurang dari F3 Lower than F3			
	Kurang dari B3 Lower than B3	P-1 P-1	P-2 P-2	P-3 P-3	Kurang dari P-3 Lower than P-3			
	Kurang dari B-(idn) Lower than B-(idn)	F1+(idn) s.d. F1(idn) F1+(idn) to F1(idn)	F2(idn) F2(idn)	F2(idn) F2(idn)	Kurang dari F3(idn) Lower than F3(idn)			
	Kurang dari [idr]B- Lower than [idr]B-	[idr]A1+ s.d. [Idr]A1 [idr]A1+ to [Idr]A1	[idr]A2+ s.d. [Idr]A2 [idr]A2+ to [Idr]A2	[idr]A3+ s.d. [Idr]A3 [idr]A3+ to [Idr]A3	Kurang dari [Idr]A3 Lower than [Idr]A3			
	Kurang dari d B- Lower than d B-	idA1 idA1	idA2 idA2	idA3 s.d. id A4 idA3 to id A4	Kurang dari idA4 Lower than idA4			
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(2)
-	-	-	-	-	6.320.338	6.320.338	Receivables on Sovereigns	
-	-	-	-	-	-	-	Receivables on Public Sector Entities	
-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions	
-	-	-	-	-	1.178.273	1.428.022	Receivables on Banks	
-	-	-	-	-	-	-	Billing in the Form of Covered Bonds	
-	-	-	-	-	785.131	785.131	Billing to Securities Companies and Other Financial Services Institutions	
-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions	
-	-	-	-	-	121.777	121.777	Loans Secured by Residential Property	
-	-	-	-	-	-	-	Loans Secured by Commercial Real Estate	
-	-	-	-	-	-	-	Credit for Land Acquisition, Land Processing, and Construction	
-	-	-	-	-	-	-	Employee/Retired Loans	
-	-	-	-	-	396.044	396.044	Receivables on Micro, Small Business, and Retail Portfolio	
150555	-	-	-	-	11.429.537	13.825.538	Receivables on Corporate	
-	-	-	-	-	288.900	288.900	Past Due Receivables	
-	-	-	-	-	919.645	919.645	Other Assets	
150555	-	-	-	-	21.439.645	24.085.395	Total	

No.	Kategori Portofolio	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year						
		Tagihan Bersih Net Receivables						
		Lembaga Pemeringkat Rating Agency	Peringkat Jangka Panjang Long Term Rating					
		Standart and Pour's	AAA	AA+ s.d. AA- AA+ to AA-	A+ s.d. A- A+ to A-	BBB+ s.d. BBB- BBB+ to BBB-	BB+ s.d. BB- BB+ to BB-	B+ s.d. B- B+ to B-
		Fitch Rating	AAA	AA+ s.d. AA- AA+ to AA-	A+ s.d. A- A+ to A-	BBB+ s.d. BBB- BBB+ to BBB-	BB+ s.d. BB- BB+ to BB-	B+ s.d. B- B+ to B-
		Moody's	Aaa	Aa1 s.d. Aa3 Aa1 to Aa3	Aa1 s.d. A3 Aa1 to A3	Baa1 s.d. Baa3 Baa1 to Baa3	Ba1 s.d. Ba3 Ba1 to Ba3	B1 s.d. B3 B1 to B3
		PT Fitch Ratings Indonesia	AAA(idn)	AA+(idn) s.d. AA-(idn) AA+(idn) to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) to A-(idn)	BBB+(idn) s.d. BBB- (idn) BBB+(idn) to BBB-(idn)	BB+(idn) s.d. BB- (idn) BB+(idn) to BB-(idn)	B+(idn) s.d. B-(idn) B+(idn) to B-(idn)
		PT ICRA Indonesia	[Idr]AAA	[idr]AA+ s.d. [idr]AA- [idr]AA+ to [idr]AA-	[idr]A+ s.d. [idr]A- [idr]A+ to [idr]A-	[idr]BBB+ s.d. [idr] BBB- [idr]BBB+ to [idr]BBB-	[idr]BB+ s.d. [idr] BB- [idr]BB+ to [idr]BB-	[idr]B+ s.d. [idr]B- [idr]B+ to [idr]B-
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d. idAA- idAA+ to idAA-	idA+ s.d. idA- idA+ s.d idA-	id BBB+ s.d. id BBB- id BBB+ to id BBB-	id BB+ s.d. id BB- id BB+ to id BB-	id B+ s.d. id B- id B+ to id B-
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Tagihan kepada Pemerintah	-	-	-	-	-	-	-
2	Tagihan kepada Sektor Publik	-	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-
4	Tagihan kepada Bank	-	-	221.292	5.114	-	-	-
5	Kredit Beragunan Rumah Tinggal	-	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	-
9	Tagihan kepada Korporasi	2.219.450	-	480.833	-	-	-	-
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-
11	Aset Lainnya	-	-	-	-	-	-	-
Total		2.219.450	-	702.125	5.114	-	-	-

(dalam jutaan Rupiah / in millions of Rupiah)

	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year					Portfolio Category					
	Tagihan Bersih Net Receivables										
	Peringkat Jangka Panjang Long Term Rating	Peringkat Jangka Pendek Short Term Rating							Tanpa Peringkat No Rating	Total	
		Kurang dari B- Lower than B-	A-1 A-1	A-2 A-2	A-3 A-3						Kurang dari A-3 Lower than A-3
		Kurang dari B- Lower than B-	F1+ s.d. F1 F1+ to F1	F2 F2	F3 F3						Kurang dari F3 Lower than F3
		Kurang dari B3 Lower than B3	P-1 P-1	P-2 P-2	P-3 P-3						Kurang dari P-3 Lower than P-3
		Kurang dari B-(idn) Lower than B-(idn)	F1+(idn) s.d. F1(idn) F1+(idn) to F1(idn)	F2(idn) F2(idn)	F2(idn) F2(idn)						Kurang dari F3(idn) Lower than F3(idn)
		Kurang dari [idr]B- Lower than [idr]B-	[idr]A1+ s.d. [Idr]A1 [idr]A1+ to [Idr]A1	[idr]A2+ s.d. [Idr]A2 [idr]A2+ to [Idr]A2	[idr]A3+ s.d. [Idr]A3 [idr]A3+ to [Idr]A3						Kurang dari [Idr]A3 Lower than [Idr]A3
		Kurang dari d B- Lower than d B-	idA1 idA1	idA2 idA2	idA3 s.d. id A4 idA3 to id A4						Kurang dari idA4 Lower than idA4
		(10)	(11)	(12)	(13)	(14)	(15)	(16)			(2)
-	-	-	-	-	5.293.561	5.293.561	Receivables on Sovereigns				
-	-	-	-	-	-	-	Receivables on Public Sector Entities				
-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions				
-	-	-	-	-	250.436	476.842	Receivables on Banks				
-	-	-	-	-	140.290	140.290	Loans Secured by Residential Property				
-	-	-	-	-	-	-	Loans Secured by Commercial Real Estate				
-	-	-	-	-	-	-	Employee/Retired Loans				
-	-	-	-	-	286.710	286.710	Receivables on Micro, Small Business, and Retail Portfolio				
-	-	-	-	-	9.383.315	12.083.598	Receivables on Corporate				
-	-	-	-	-	-	-	Past Due Receivables				
-	-	-	-	-	552.914	552.914	Other Assets				
-	-	-	-	-	15.907.226	18.833.915	Total				

Tabel 3.1 Pengungkapan Tagihan Bersih berdasarkan Bobot Risiko setelah memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual

Table 3.1 Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation - Bank Only

No.	Ketegori Portofolio	Posisi Tanggal Laporan Position at Reporting Date								
		Tagihan Bersih setelah Mempertimbangkan Dampak Mitigasi Risiko Kredit Net Receivables after Considering the Impact of Credit Risk Mitigation								
		0%	10%	15%	20%	25%	30%	35%	40%	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
A EKSPOSUR NERACA										
1	Tagihan kepada Pemerintah	6.320.338	-	-	-	-	-	-	-	
2	Tagihan kepada Sektor Publik	-	-	-	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	
4	Tagihan kepada Bank	-	-	-	1.418.646	-	-	-	9.376	
5	Tagihan Berupa <i>Covered Bond</i>	-	-	-	-	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	21.053	-	-	-	-	-	-	764.078	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-	-	-	-	-	
8	Kredit Beraguna Rumah Tinggal	-	-	-	16.827	80.933	24.017	-	-	
9	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	
10	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	-	-	-	
11	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-	-	
12	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	11.313	-	-	44.707	-	-	-	-	
13	Tagihan kepada Korporasi	576.219	-	-	1.841.618	-	-	-	-	
14	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	
15	Aset Lainnya	-	-	-	-	-	-	-	-	
Total Eksposur Neraca		6.928.923	-	-	3.321.798	80.933	24.017	-	773.454	
B EKSPOSUR KEWAJIBAN KOMITMEN/KONTIJENSI PADA TRANSAKSI REKENING ADMINISTRATIF										
1	Tagihan kepada Pemerintah	-	-	-	-	-	-	-	-	
2	Tagihan kepada Sektor Publik	-	-	-	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	
4	Tagihan kepada Bank	-	-	-	-	-	-	-	-	
5	Tagihan Berupa <i>Covered Bond</i>	-	-	-	-	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	-	-	-	-	-	-	119.619	
7	Kredit Beraguna Rumah Tinggal	-	-	-	-	-	-	-	-	
8	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	
9	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	-	-	-	
10	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-	-	
11	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	-	-	
12	Tagihan kepada Korporasi	-	-	-	-	-	-	-	-	
13	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	
14	Aset Lainnya	-	-	-	-	-	-	-	-	
Total Eksposur TRA		-	-	-	-	-	-	-	119.619	

(dalam jutaan Rupiah / in millions of Rupiah)

	Posisi Tanggal Laporan Position at Reporting Date						ATMR RWA	Beban Modal Capital Charge	Portfolio Category
	Tagihan Bersih setelah Mempertimbangkan Dampak Mitigasi Risiko Kredit Net Receivables after Considering the Impact of Credit Risk Mitigation								
	45%	50%	75%	100%	150%	Lainnya Others			
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(2)
BALANCE SHEET EXPOSURES									
-	-	-	-	-	-	-	-	-	Receivables on Sovereigns
-	-	-	-	-	-	-	-	-	Receivables on Public Sector Entities
-	-	-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
-	-	-	-	-	-	-	287.480	22.998	Receivables on Banks
-	-	-	-	-	-	-	-	-	Billing in the Form of Covered Bonds
-	-	-	-	-	-	-	305.631	24.450	Billing to Securities Companies and Other Financial Services Institutions
-	-	-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
-	-	-	-	-	-	-	30.804	2.464	Loans Secured by Residential Property
-	-	-	-	-	-	-	-	-	Loans Secured by Commercial Real Estate
-	-	-	-	-	-	-	-	-	Credit for Land Acquisition, Land Processing, and Construction
-	-	-	-	-	-	-	-	-	Employee/Retired Loans
-	-	340.024	-	-	-	-	263.959	21.117	Receivables on Micro, Small Business & Retail Portfolio
-	403.828	-	11.003.873	-	-	-	11.574.111	925.929	Receivables on Corporate
-	42.817	-	140.876	105.207	-	-	320.095	25.608	Past Due Receivables
-	-	-	840.586	-	-	-	840.586	67.247	Other Assets
-	446.645	340.024	11.144.749	105.207	-	-	13.622.666	1.022.566	Total Balance Sheet Exposure
OFF BALANCE SHEET COMMITMENT/CONTINGENCY RECEIVABLES EXPOSURES									
-	-	-	-	-	-	-	-	-	Receivables on Sovereigns
-	-	-	-	-	-	-	-	-	Receivables on Public Sector Entities
-	-	-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
-	-	-	-	-	-	-	-	-	Receivables on Banks
-	-	-	-	-	-	-	-	-	Billing in the Form of Covered Bonds
-	-	-	-	-	-	-	47.847	3.828	Billing to Securities Companies and Other Financial Services Institutions
-	-	-	-	-	-	-	-	-	Loans Secured by Residential Property
-	-	-	-	-	-	-	-	-	Loans Secured by Commercial Real Estate
-	-	-	-	-	-	-	-	-	Credit for Land Acquisition, Land Processing, and Construction
-	-	-	-	-	-	-	-	-	Employee/Retired Loans
-	-	19.531	-	-	-	-	14.648	1.172	Receivables on Micro, Small Business, and Retail Portfolio
-	-	-	960.810	-	-	-	960.810	76.865	Receivables on Corporate
-	55	-	-	-	-	-	28	2	Past Due Receivables
-	-	-	-	-	-	-	-	-	Other Assets
-	55	19.531	960.810	-	-	-	1.023.333	81.867	Total TRA Exposure



No.	Kategori Portofolio	Posisi Tanggal Laporan Position at Reporting Date								
		Tagihan Bersih setelah Mempertimbangkan Dampak Mitigasi Risiko Kredit Net Receivables after Considering the Impact of Credit Risk Mitigation								
		0%	10%	15%	20%	25%	30%	35%	40%	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	

C. EKSPOSUR AKIBAT KEGAGALAN PIHAK LAWAN (COUNTERPARTY CREDIT RISK)

1	Tagihan kepada Pemerintah	246.330	-	-	-	-	-	-	-
2	Tagihan kepada Sektor Publik	-	-	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-
4	Tagihan kepada Bank	-	-	-	-	-	-	-	-
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	-	-	-	-	-	-	-
6	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	-	-
7	Tagihan kepada Korporasi	-	-	-	-	-	-	-	-
8	Aset Lainnya	-	-	-	-	-	-	-	-
Total Eksposur Counterparty Credit Risk		246.330	-	-	-	-	-	-	-

No.	Ketegori Portofolio	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year						
		Tagihan Bersih setelah Mempertimbangkan Dampak Mitigasi Risiko Kredit Net Receivables after Considering the Impact of Credit Risk Mitigation						
		0%	20%	35%	40%	45%	50%	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	

A EKSPOSUR NERACA

1	Tagihan kepada Pemerintah	4.275.254	-	-	-	-	-
2	Tagihan kepada Sektor Publik	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
4	Tagihan kepada Bank	-	-	-	2.013.986	-	-
5	Tagihan Berupa <i>Covered Bond</i>	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	-	-	-	-	-
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-	-	-
8	Kredit Beraguna Rumah Tinggal	-	-	-	15.872	9.980	96.528
9	Kredit Beragun Properti Komersial	-	-	-	-	-	-
10	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	-
11	Kredit Pegawai/Pensiunan	-	-	-	-	-	-
12	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-
13	Tagihan kepada Korporasi	-	-	-	2.176.697	-	-
14	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-
15	Aset Lainnya	71.563	-	-	-	-	-
Total Eksposur Neraca		4.346.817	-	-	4.206.555	9.980	96.528

(dalam jutaan Rupiah / in millions of Rupiah)

	Posisi Tanggal Laporan Position at Reporting Date						ATMR RWA	Beban Modal Capital Charge	Portfolio Category
	Tagihan Bersih setelah Mempertimbangkan Dampak Mitigasi Risiko Kredit Net Receivables after Considering the Impact of Credit Risk Mitigation								
	45%	50%	75%	100%	150%	Lainnya Others			
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(2)

COUNTER PARTY CREDIT RISK EXPOSURE

-	-	-	-	-	-	-	-	-	Receivables on Sovereigns
-	-	-	-	-	-	-	-	-	Receivables on Public Sector Entities
-	-	-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
-	-	-	-	-	-	-	-	-	Receivables on Banks
-	-	-	-	-	-	-	-	-	Billing to Securities Companies and Other Financial Services Institutions
-	-	-	-	-	-	-	-	-	Receivables on Micro, Small Business, and Retail Portfolio
-	-	-	-	-	-	-	-	-	Due Receivables
-	-	-	-	-	-	-	-	-	Other Assets
-	-	-	-	-	-	-	-	-	Total Eksposur Counterparty Credit Risk

(dalam jutaan Rupiah / in millions of Rupiah)

	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year				ATMR RWA	Beban Modal Capital Charge	Portfolio Category
	Tagihan Bersih setelah Mempertimbangkan Dampak Mitigasi Risiko Kredit Net Receivables after Considering the Impact of Credit Risk Mitigation						
	75%	100%	150%	Lainnya Others			
	(9)	(10)	(11)	(12)	(13)	(14)	(2)

BALANCE SHEET EXPOSURES

-	-	-	-	-	-	-	Receivables on Sovereigns
-	-	-	-	-	-	-	Receivables on Public Sector Entities
-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
-	10.123	-	-	-	-	-	Receivables on Banks
-	-	-	-	-	-	-	Billing in the Form of Covered Bonds
-	721.550	-	-	-	-	-	Billing to Securities Companies and Other Financial Services Institutions
-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
-	-	-	-	-	-	-	Loans Secured by Residential Property
-	-	-	-	-	-	-	Loans Secured by Commercial Real Estate
-	-	-	-	-	-	-	Credit for Land Acquisition, Land Processing, and Construction
-	-	-	-	-	-	-	Employee/Retired Loans
-	-	-	-	-	328.613	-	Receivables on Micro, Small Business & Retail Portfolio
-	-	-	-	334.245	-	10.934.333	Receivables on Corporate
-	-	-	-	68.905	-	77.619	Past Due Receivables
-	-	-	-	-	-	342.664	Other Assets
-	731.673	-	-	403.150	328.613	11.354.616	Total Balance Sheet Exposure



No.	Ketegori Portofolio	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year						
		Tagihan Bersih setelah Mempertimbangkan Dampak Mitigasi Risiko Kredit Net Receivables after Considering the Impact of Credit Risk Mitigation						
		0%	20%	35%	40%	45%	50%	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
B. EKSPOSUR KEWAJIBAN KOMITMEN/KONTIJENSI PADA TRANSAKSI REKENING ADMINISTRATIF								
1	Tagihan kepada Pemerintah	-	-	-	-	-	-	
2	Tagihan kepada Sektor Publik	-	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	
4	Tagihan kepada Bank	-	-	-	-	-	-	
5	Tagihan Berupa <i>Covered Bond</i>	-	-	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	-	-	-	-	-	
7	Kredit Beraguna Rumah Tinggal	-	-	-	58	-	-	
8	Kredit Beragun Properti Komersial	-	-	-	-	-	-	
9	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi			-		-	-	
10	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	
11	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	
12	Tagihan kepada Korporasi	-	-	-	-	-	-	
13	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	
14	Aset Lainnya	-	-	-	-	-	-	
Total Eksposur TRA		-	-	-	58	-	-	
C. EKSPOSUR AKIBAT KEGAGALAN PIHAK LAWAN (COUNTERPARTY CREDIT RISK)								
1	Tagihan kepada Pemerintah	2.400.152	-	-	-			
2	Tagihan kepada Sektor Publik	-	-	-	-			
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-			
4	Tagihan kepada Bank	-	-	-	-			
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya		-	-				
6	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-			
7	Tagihan kepada Korporasi	-	-	-	-			
8	Aset Lainnya	-	-	-	-			
Total Eksposur Counterparty Credit Risk		2.400.152	-	-	-	-	-	

(dalam jutaan Rupiah / in millions of Rupiah)

	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year				ATMR RWA	Beban Modal Capital Charge	Portfolio Category
	Tagihan Bersih setelah Mempertimbangkan Dampak Mitigasi Risiko Kredit Net Receivables after Considering the Impact of Credit Risk Mitigation						
	75%	100%	150%	Lainnya Others			
	(9)	(10)	(11)	(12)	(13)	(14)	(2)
OFF BALANCE SHEET COMMITMENT/CONTINGENCY RECEIVABLES EXPOSURES							
-	-	-	-	-	-	-	Receivables on Sovereigns
-	-	-	-	-	-	-	Receivables on Public Sector Entities
-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
-	-	-	-	-	-	-	Receivables on Banks
-	-	-	-	-	-	-	Billing in the Form of Covered Bonds
-	231.872	-	-	-	-	-	Billing to Securities Companies and Other Financial Services Institutions
-	-	-	-	-	-	-	Loans Secured by Residential Property
-	-	-	-	-	-	-	Loans Secured by Commercial Real Estate
							Credit for Land Acquisition, Land Processing, and Construction
-	-	-	-	-	-	-	Employee/Retired Loans
-	-	-	-	-	17.160	-	Receivables on Micro, Small Business, and Retail Portfolio
-	-	-	-	-	-	674.651	Receivables on Corporate
-	-	-	-	535	-	-	Past Due Receivables
-	-	-	-	-	-	-	Other Assets
-	231.872	-	535	17.160	1.373		Total TRA Exposure
COUNTERPARTY CREDIT RISK EXPOSURE							
-	-	-	-	-	-	-	Receivables on Sovereigns
-	-	-	-	-	-	-	Receivables on Public Sector Entities
-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
-	-	-	-	-	-	-	Receivables on Banks
							Billing to Securities Companies and Other Financial Services Institutions
-	-	-	-	-	-	-	Receivables on Corporate
-	-	-	-	-	-	-	Past Due Receivables
-	-	-	-	-	-	-	Other Assets
-	-	-	-	-	-	-	Total Eksposur Counterparty Credit Risk

Tabel 3.2 Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual
Table 3.2 Disclosure of Net Receivables and Credit Risk Mitigation Technic - Bank Only

No.	Kategori Portofolio	Posisi Tanggal Laporan Position at Reporting Date					
		Tagihan Bersih Net Receivables	Bagian yang Dijamin dengan Portion Secured with				Bagian yang Tidak Dijamin Unsecured Portion
(1)	(2)	(3)	Agunan Collateral	Garansi Collateral	Asuransi Kredit Loan Insurance	Lainnya Other	(8)
A EKSPOSUR NERACA							
1	Tagihan kepada Pemerintah	6.320.338	-	-	-	-	6.320.338
2	Tagihan kepada Sektor Publik	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
4	Tagihan kepada Bank	1.428.022	-	-	-	-	1.428.022
5	Tagihan Berupa <i>Covered Bond</i>	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	785.131	21.053	-	-	-	764.078
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-	-	-
8	Kredit Beraguna Rumah Tinggal	121.777	-	-	-	-	121.777
9	Kredit Beragun Properti Komersial	-	-	-	-	-	-
10	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	-
11	Kredit Pegawai/Pensiunan	-	-	-	-	-	-
12	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	396.044	56.020	-	-	-	340.024
13	Tagihan kepada Korporasi	13.825.538	576.219	-	-	-	13.249.319
14	Tagihan yang Telah Jatuh Tempo	288.900	-	-	-	-	288.900
15	Aset Lainnya	919.645	-	-	-	-	919.645
Total Eksposur Neraca		24.085.395	653.292	-	-	-	23.432.103
B EKSPOSUR KEWAJIBAN KOMITMEN/KONTIJENSI PADA TRANSAKSI REKENING ADMINISTRATIF							
1	Tagihan kepada Pemerintah	-	-	-	-	-	-
2	Tagihan kepada Sektor Publik	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
4	Tagihan kepada Bank	-	-	-	-	-	-
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	119.619	-	-	-	-	119.619
6	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-
7	Kredit Beragun Properti Komersial	-	-	-	-	-	-
8	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	-
9	Kredit Pegawai/Pensiunan	-	-	-	-	-	-
10	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	19.531	-	-	-	-	19.531
11	Tagihan kepada Korporasi	960.810	-	-	-	-	960.810
12	Tagihan yang Telah Jatuh Tempo	55	-	-	-	-	55
13	Aset Lainnya	-	-	-	-	-	-
Total Eksposur TRA		1.100.015	-	-	-	-	1.100.015
C. EKSPOSUR AKIBAT KEGAGALAN PIHAK LAWAN (COUNTERPARTY CREDIT RISK)							
1	Tagihan kepada Pemerintah	246.330	-	-	-	-	246.330
2	Tagihan kepada Sektor Publik	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
4	Tagihan kepada Bank	-	-	-	-	-	-
5	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-
6	Tagihan kepada Korporasi	-	-	-	-	-	-
7	Aset Lainnya	-	-	-	-	-	-
Total Eksposur Counterparty Credit Risk		246.330	-	-	-	-	246.330

(dalam jutaan Rupiah / in millions of Rupiah)

	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year						Portfolio Category
	Tagihan Bersih Net Receivables	Bagian yang Dijamin dengan Portion Secured with				Bagian yang Tidak Dijamin Unsecured Portion	
		Agunan Collateral	Garansi Guarantee	Asuransi Kredit Loan Insurance	Lainnya Other		
(9)	(10)	(11)	(12)	(13)	(14)	(2)	
BALANCE SHEET EXPOSURES							
4.275.254	-	-	-	-	4.275.254	Receivables on Sovereigns	
-	-	-	-	-	-	Receivables on Public Sector Entities	
-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions	
2.024.109	-	-	-	-	2.024.109	Receivables on Banks	
-	-	-	-	-	-	Billing in the Form of Covered Bonds	
721.550	3.000	-	-	-	718.550	Billing to Securities Companies and Other Financial Services Institutions	
						Receivables on Multilateral Development Banks and International Institutions	
122.380	-	-	-	-	122.380	Loans Secured by Residential Property	
-	-	-	-	-	-	Loans Secured by Commercial Real Estate	
-	-	-	-	-	-	Credit for Land Acquisition, Land Processing, and Construction	
-	-	-	-	-	-	Employee/Retired Loans	
328.613	56.721	-	-	-	271.892	Receivables on Micro, Small Business, and Retail Portfolio	
13.777.117	204.075	-	-	-	13.573.042	Receivables on Corporate	
213.544	-	-	-	-	213.544	Past Due Receivables	
395.661	-	-	-	-	52.997	Other Assets	
21.858.228	263.796	-	-	-	21.251.768	Total Balance Sheet Exposure	
COMMITMENT/CONTINGENCY RECEIVABLES EXPOSURE/OFF BALANCE SHEET							
-	-	-	-	-	-	Receivables on Sovereigns	
-	-	-	-	-	-	Receivables on Public Sector Entities	
-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions	
-	-	-	-	-	-	Receivables on Banks	
231.872	-	-	-	-	231.872	Billing to Securities Companies and Other Financial Services Institutions	
58	-	-	-	-	58	Loans Secured by Residential Property	
-	-	-	-	-	-	Loans Secured by Commercial Real Estate	
-	-	-	-	-	-	Credit for Land Acquisition, Land Processing, and Construction	
-	-	-	-	-	-	Employee/Retired Loans	
17.160	-	-	-	-	17.160	Receivables on Micro, Small Business, and and Retail Portfolio	
674.651	674.651	-	-	-	-	Receivables on Corporate	
5.355	-	-	-	-	282	Past Due Receivables	
-	-	-	-	-	-	Other Assets	
929.095	674.651	-	-	-	249.371	Total TRA Exposure	
COUNTERPARTY CREDIT RISK							
2.400.152	-	-	-	-	2.400.152	Receivables on Sovereigns	
-	-	-	-	-	-	Receivables on Public Sector Entities	
-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions	
-	-	-	-	-	-	Receivables on Banks	
-	-	-	-	-	-	Receivables on Micro, Small Business, and Retail Portfolio	
-	-	-	-	-	-	Receivables on Corporate	
-	-	-	-	-	-	Other Assets	
2.400.152	-	-	-	-	2.400.152	Total Exposure Counterparty Credit Risk	

Tabel 4.1 Pengungkapan Eksposur Aset di Neraca
 Table 4.1 Disclosure of Asset Exposures on the Balance Sheet

No.	Kategori Portofolio	Posisi Tanggal Laporan Position at Reporting Date		
		Tagihan Bersih Net Receivables	ATMR sebelum MRK RWA before CRM	ATMR setelah MRK RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Tagihan kepada Pemerintah	6.320.338	-	-
2	Tagihan kepada Entitas Sektor Publik	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-
4	Tagihan kepada Bank	1.428.022	287.480	287.480
5	Tagihan Berupa <i>Covered Bond</i>	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	785.131	314.052	305.631
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-
8	Kredit Beragun Rumah Tinggal	121.777	30.804	30.804
9	Kredit Beragun Properti Komersial	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-
11	Kredit kepada Pegawai/Pensiunan	-	-	-
12	Kredit kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	396.044	297.033	263.959
13	Tagihan kepada Korporasi	13.825.538	12.150.330	11.574.111
14	Tagihan yang Telah Jatuh Tempo	288.900	320.095	320.095
15	Aset Lainnya	919.645	-	840.586
Total		24.085.395	13.399.793	13.622.666

Tabel 4.2 Pengungkapan Eksposur Kewajiban Komitmen/Kontijensi pada Transaksi Rekening Administratif
 Table 4.2 Disclosure of Commitment/Contingent Liability Exposures in Off Balance Sheet

No.	Kategori Portofolio	Posisi Tanggal Laporan Position at Reporting Date		
		Tagihan Bersih Net Receivables	ATMR sebelum MRK RWA before CRM	ATMR setelah MRK RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Tagihan kepada Pemerintah	-	-	-
2	Tagihan kepada Entitas Sektor Publik	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-
4	Tagihan kepada Bank	-	-	-
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	119.619	47.847	47.847
6	Kredit Beragun Rumah Tinggal	-	-	-
7	Kredit Beragun Properti Komersial	-	-	-
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-
9	Kredit kepada Pegawai/Pensiunan	-	-	-
10	Kredit kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	19.531	14.648	14.648
11	Tagihan kepada Korporasi	960.810	960.810	-
12	Tagihan yang Telah Jatuh Tempo	56	28	28
Total		1.100.015	1.023.333	62.523

(dalam jutaan Rupiah / in millions of Rupiah)

	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year			Portfolio Category
	Tagihan Bersih Net Receivables	ATMR sebelum MRK RWA before CRM	ATMR setelah MRK RWA After CRM	
	(6)	(7)	(8)	
	4.275.254	-	-	Receivables on Sovereigns
	-	-	-	Receivables on Public Sector Entities
	-	-	-	Receivables on Multilateral Development Banks and International Institutions
	2.024.109	406.846	406.846	Receivables on Banks
	-	-	-	Billing in the Form of Covered Bonds
	721.550	288.620	287.420	Billing to Securities Companies and Other Financial Services Institutions
	-	-	-	Receivables on Multilateral Development Banks and International Institutions
	122.380	34.628	34.628	Loans Secured by Residential Property
	-	-	-	Loans Secured by Commercial Real Estate
	-	-	-	Credit for Land Acquisition, Land Processing, and Construction
	-	-	-	Employee/Retired Loans
	328.613	246.460	213.970	Receivables on Micro, Small Business, and Retail Portfolio
	13.777.117	11.932.520	11.728.445	Receivables on Corporate
	213.544	212.602	212.602	Past Due Receivables
	395.661	-	342.664	Other Assets
	21.858.228	13.121.676	13.226.575	Total

(dalam jutaan Rupiah / in millions of Rupiah)

	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year			Portfolio Category
	Tagihan Bersih Net Receivables	ATMR sebelum MRK RWA before CRM	ATMR setelah MRK RWA After CRM	
	(6)	(7)	(8)	
	-	-	-	Receivables on Sovereigns
	-	-	-	Receivables on Public Sector Entities
	-	-	-	Receivables on Multilateral Development Banks and International Institutions
	-	-	-	Receivables on Banks
	231.872	92.749	92.749	Billing to Securities Companies and Other Financial Services Institutions
	58	12	12	Loans Secured by Residential Property
	-	-	-	Loans Secured by Commercial Real Estate
	-	-	-	Credit for Land Acquisition, Land Processing, and Construction
	-	-	-	Employee/Retired Loans
	17.160	12.870	12.870	Receivables on Micro, Small Business, and Retail Portfolio
	674.651	674.651	-	Receivables on Corporate
	536	268	268	Past Due Receivables
	924.276	780.549	105.898	Total

Tabel 4.3 Pengungkapan Eksposur yang Menimbulkan Risiko Kredit Akibat Kegagalan Pihak Lawan
Table 4.3 Disclosure of Exposures that Give Risk to Total Exposure Counterparty Credit Risk

No.	Kategori Portofolio	Posisi Tanggal Laporan Position at Reporting Date		
		Tagihan Bersih Net Receivables	ATMR sebelum MRK RWA before CRM	ATMR setelah MRK RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Tagihan kepada Pemerintah	246.330	-	-
2	Tagihan kepada Entitas Sektor Publik	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-
4	Tagihan kepada Bank	-	-	-
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	-	-
6	Kredit kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-
7	Tagihan kepada Korporasi	-	-	-
Total		246.330	-	-

Tabel 4.4 Pengungkapan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Settlement (Settlement Risk)
Table 4.4 Disclosure of Exposures for Settlement Risk

No.	Kategori Portofolio	Posisi Tanggal Laporan Position at Reporting Date		
		Tagihan Bersih Net Receivables	ATMR sebelum MRK RWA before CRM	ATMR setelah MRK RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Delivery Versus Payment			
	a. Beban Modal 8% (5 - 15 hari)	-	-	-
	b. Beban Modal 50% (16 - 30 hari)	-	-	-
	c. Beban Modal 75% (31 - 45 hari)	-	-	-
	d. Beban Modal 100% (lebih dari 45 hari)	-	-	-
2	Non Delivery Versus Payment	-	-	-
Total		-	-	-

Tabel 4.5 Pengungkapan Eksposur Sekuritisasi
Table 4.5 Disclosure of Security Exposures

No.	Jenis Transaksi	Posisi Tanggal Laporan Position at Reporting Date		
		Nilai Eksposur Exposure Value	Faktor Pengurang Modal Capital Deduction Factor	ATMR setelah MRK RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Fasilitas Kredit Pendukung yang Memenuhi Persyaratan	-	-	-
2	Fasilitas Kredit Pendukung yang Tidak Memenuhi Persyaratan	-	-	-
3	Fasilitas Likuiditas yang Memenuhi Persyaratan	-	-	-
4	Fasilitas Likuiditas yang Tidak Memenuhi Persyaratan	-	-	-
5	Pembelian Efek Beragun Aset yang Memenuhi Persyaratan	-	-	-
6	Pembelian Efek Beragun Aset yang Tidak Memenuhi Persyaratan	-	-	-
7	Eksposur Sekuritas yang Tidak Tercakup dalam Ketentuan Bank Indonesia Mengenai Prinsip Kehati-Hatian dalam Aktivitas Sekuritisasi Aset bagi Bank Umum	-	-	-
Total		-	-	-

(dalam jutaan Rupiah / in millions of Rupiah)

	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year			Portfolio Category
	Tagihan Bersih Net Receivables	ATMR sebelum MRK RWA before CRM	ATMR setelah MRK RWA After CRM	
	(6)	(7)	(8)	
	2.400.152	-	-	Receivables on Sovereigns
	-	-	-	Receivables on Public Sector Entities
	-	-	-	Receivables on Multilateral Development Banks and International Institutions
	-	-	-	Receivables on Banks
				Billing to Securities Companies and Other Financial Services Institutions
	-	-	-	Loans Secured by Residential Property
	-	-	-	Loans Secured by Commercial Real Estate
	2.400.152	-	-	Total

(dalam jutaan Rupiah / in millions of Rupiah)

	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year			Portfolio Category
	Tagihan Bersih Net Receivables	ATMR sebelum MRK RWA before CRM	ATMR setelah MRK RWA After CRM	
	(6)	(7)	(8)	
				Delivery Versus Payment
	-	-	-	Capital Expense 8% (5 -15 days)
	-	-	-	Capital Expense 50% (16 -30 days)
	-	-	-	Capital Expense 75% (31 -45 days)
	-	-	-	Capital Expense 100% (more than 45 days)
	-	-	-	Non Delivery Versus Payment
	-	-	-	Total

(dalam jutaan Rupiah / in millions of Rupiah)

	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year			Type of Transaction
	Nilai Eksposur Exposure Value	Faktor Pengurang Modal Capital Deduction Factor	ATMR setelah MRK RWA After CRM	
	(6)	(7)	(8)	
	-	-	-	Eligible Credit Facilities
	-	-	-	Credit Facilities which do not Meet the Requirements
	-	-	-	Liquidity Facilities that Meet the Requirements
	-	-	-	Liquidity Facilities that do not Meet the Requirements
	-	-	-	Purchase of Asset-Backed Securities that Meet the Requirements
	-	-	-	Purchase of Asset-Backed Securities that do Not Meet the Requirements
	-	-	-	Securitisation Exposures that are not Covered by the Provisions of Bank Indonesia
	-	-	-	Total

Tabel 4.6 Pengungkapan Eksposur di Unit Usaha Syariah
Table 4.6 Disclosure of Security Exposures

Bank tidak menjalankan usaha syariah.
The bank does not run a sharia business.

Tabel 4.7 Pengungkapan Total Pengukuran Risiko Kredit
Table 4.7 Disclosure of Total Credit Risk Measurements

(dalam jutaan Rupiah / in millions of Rupiah)

	Posisi Tanggal Laporan Position at Reporting Date	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year	
PERHITUNGAN ATMR RISIKO KREDIT	13.685.189	10.316.480	CREDIT RISK RISK WEIGHTED ASSETS CALCULATION
FAKTOR PENGURANG ATMR RISIKO KREDIT: Selisih lebih antara cadangan umum PPA atas aset produktif yang wajib dihitung dan 1,25% ATMR untuk Risiko Kredit	-	-	CREDIT RISK RWA DEDUCTION FACTORS: The excess difference between the general reserve of PPA for productive assets that must be calculated and 1.25% Credit Risk RWA
TOTAL ATMR RISIKO KREDIT	13.685.189	10.316.480	TOTAL RWA FOR CREDIT RISK
TOTAL FAKTOR PENGURANG MODAL	-	-	TOTAL CAPITAL DEDUCTION FACTOR

Tabel 5 Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar
Table 5 Disclosure of Market Risk Using Standardized Method

(dalam jutaan Rupiah / in millions of Rupiah)

No.	Jenis Risiko	Posisi Tanggal Laporan Position at Reporting Date				Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year				Type of Risk
		Bank		Konsolidasian*) Consolidated*)		Bank		Konsolidasian*) Consolidated*)		
		Beban Modal Capital Charge	ATMR RWA	Beban Modal Capital Charge	ATMR RWA	Beban Modal Capital Charge	ATMR RWA	Beban Modal Capital Charge	ATMR RWA	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(2)
1	Risiko Suku Bunga	2460,51	30756,375	-	-	1.712	21.402	-	-	Interest Rate Risk
	a. Risiko Spesifik	1336,98	-	-	-	-	-	-	-	Specific Risk
	b. Risiko Umum	1123,53	-	-	-	-	-	-	-	General Risk
2	Risiko Nilai Tukar	382,14	4776,75	-	-	801	10.018	-	-	Foreign Exchange Risk
3	Risiko Ekuitas	-	-	-	-	-	-	-	-	Equity Risk
4	Risiko Komoditas	-	-	-	-	-	-	-	-	Commodity Risk
5	Risiko <i>Option</i>	-	-	-	-	-	-	-	-	Option Risk
Total		5303,16	35533,125	-	-	2.514	31.420	-	-	Total

*) Untuk bank yang memiliki perusahaan anak yang memiliki eksposur risiko dimaksud.
For banks that have subsidiaries that have defined risk exposure.

Tabel 6 Pengungkapan Kuantitatif Risiko Operasional - Bank secara Individual

Table 6 Quantitative Disclosure of Operational Risk - Bank Only

(dalam jutaan Rupiah / in millions of Rupiah)

No.	Pendekatan yang Digunakan	Posisi Tanggal Laporan Position at Reporting Date				Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of Previous Year				Indicator Approach
		Komponen Indikator Bisnis Business Indicator Components	Modal Minimum Risiko Operasional Minimum Capital Requirement for Operational Risk	ATMR RWA	Beban Modal Capital Charge	Komponen Indikator Bisnis Business Indicator Components	Modal Minimum Risiko Operasional Minimum Capital Requirement for Operational Risk	ATMR RWA	Beban Modal Capital Charge	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(2)
1	Pendekatan Standard	70.233,09	70.233,09	877.913,63	70.233,09	63.195,65	63.195,65	789.945,63	63.195,65	Standardized Approach
Total		70.233,09	70.233,09	877.913,63	70.233,09	63.195,65	63.195,65	789.945,63	63.195,65	Total

Tabel 7 Pengungkapan Kuantitatif Risiko Operasional - Bank secara Konsolidasi dengan Perusahaan Anak

Table 7 Quantitative Disclosure of Operational Risk - Bank Consolidated with Subsidiaries

(dalam jutaan Rupiah / in millions of Rupiah)

No.	Pendekatan yang Digunakan	Posisi Tanggal Laporan Position at Reporting Date				Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of Previous Year				Indicator Approach
		Komponen Indikator Bisnis Business Indicator Components	Modal Minimum Risiko Operasional Minimum Capital Requirement for Operational Risk	ATMR RWA	Beban Modal Capital Charge	Komponen Indikator Bisnis Business Indicator Components	Modal Minimum Risiko Operasional Minimum Capital Requirement for Operational Risk	ATMR RWA	Beban Modal Capital Charge	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(2)
1	Pendekatan Standard	70.233,09	70.233,09	789.945,56	63.195,64	63.195,65	63.195,65	789.945,56	63.195,64	Standardized Approach
Total		70.233,09	70.233,09	789.945,56	63.195,64	63.195,65	63.195,65	789.945,56	63.195,64	Total

Tabel 8.1 Pengungkapan Profil Maturitas Rupiah - Bank secara Individu
 Table 8.1 Quantitative Disclosure of Operational Risk - Bank Only

No.	Pos - Pos	Posisi Tanggal Laporan Position at Reporting Date					
		Saldo Balance	Jatuh Tempo*) Maturity *)				
			≤ 1 Bulan ≤ 1 Month	>1 Bulan s.d. 3 Bulan >1 Month to 3 Month	>3 Bulan s.d. 6 Bulan >3 Month to 6 Month	>6 Bulan s.d. 12 Bulan >6 Month to 12 Month	>12 Bulan >12 Month
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. NERACA							
A. Aset							
1. Kas		122.269	122.269	-	-	-	-
2. Penempatan pada Bank Indonesia		2.013.130	2.013.130	-	-	-	-
3. Penempatan pada Bank Lain		1.198.236	1.198.236	-	-	-	-
4. Surat Berharga		6.221.059	756.912	1.269.103	636.539	713.463	2.845.042
5. Kredit yang Diberikan		13.096.196	3.197.673	1.630.331	819.288	1.262.577	6.186.327
6. Tagihan lainnya		376.056	347.250	22.881	1.512	4.412	-
7. Lain-lain		-	-	-	-	-	-
Total Aset		23.026.946	7.635.470	2.922.316	1.457.339	1.980.453	9.031.369
B. Kewajiban							
1. Dana Pihak Ketiga		19.138.254	16.011.412	2.137.299	533.411	455.820	313
2. Kewajiban kepada Bank Indonesia		-	-	-	-	-	-
3. Kewajiban kepada Bank Lain		242.338	242.338	-	-	-	-
4. Surat Berharga yang Diterbitkan		-	-	-	-	-	-
5. Pinjaman yang Diterima		-	-	-	-	-	-
6. Kewajiban Lainnya		45.847	35.501	6.128	1.964	2.253	-
7. Lain-lain		-	-	-	-	-	-
Total Kewajiban		19.426.438	16.289.251	2.143.427	535.374	458.073	313
Selisih Aset dengan Kewajiban dalam Neraca		3.600.508	(8.653.781)	778.888	921.964	1.522.380	9.031.056
II. REKENING ADMINISTRATIF							
A. Tagihan Rekening Administratif							
1. Komitmen		5.427	2.051	3.375	-	-	-
2. Kontijensi		-	-	-	-	-	-
Total Tagihan Rekening Administratif		5.427	2.051	3.375	-	-	-
B. Kewajiban Rekening Administratif							
1. Komitmen		2.378.632	582.183	574.831	305.929	507.322	408.367
2. Kontijensi		-	-	-	-	-	-
Total Kewajiban Rekening Administratif		2.378.632	582.183	574.831	305.929	507.322	408.367
Selisih Tagihan dan Kewajiban dalam Rekening Administratif		(2.373.206)	(580.132)	(571.456)	(305.929)	(507.322)	(408.367)
Selisih [(IA-IB)+(IIA-IIB)]		1.227.302	(9.233.913)	207.432	616.035	1.015.058	8.622.689
Selisih Kumulatif			(9.233.913)	(9.026.480)	(8.410.445)	(7.395.387)	1.227.302

(dalam jutaan Rupiah / in millions of Rupiah)

	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year						Accounts
	Saldo Balance	Jatuh Tempo*) Maturity *)					
		≤ 1 Bulan ≤ 1 Month	>1 Bulan s.d. 3 Bulan >1 Month to 3 Month	>3 Bulan s.d. 6 Bulan >3 Month to 6 Month	>6 Bulan s.d. 12 Bulan >6 Month to 12 Month	>12 Bulan >12 Month	
		(9)	(10)	(11)	(12)	(13)	
BALANCE SHEET							
Assets							
66.968	66.968	-	-	-	-	Cash	
2.734.839	2.734.839	-	-	-	-	Placement at Bank Indonesia	
1.708.900	1.708.900	-	-	-	-	Placement at Other Bank	
3.927.617	5.022	246.133	182.081	570.598	2.923.782	Marketable Securities	
12.642.550	2.398.989	1.447.881	750.097	1.622.142	6.423.441	Loans	
2.547.351	2.262.146	20.753	10.395	101	253.955	Other Receivables	
-	-	-	-	-	-	Others	
23.628.225	9.176.866	1.714.767	942.573	2.192.842	9.601.178	Total Assets	
Liabilities							
15.072.595	13.414.756	1.343.324	199.573	114.942	-	Third Party Fund	
-	-	-	-	-	-	Liabilities with Bank Indonesia	
560.000	560.000	-	-	-	-	Liabilities with Other Bank	
-	-	-	-	-	-	Securities Issued	
-	-	-	-	-	-	Borrowings	
317.718	317.718	-	-	-	-	Other Liabilities	
-	-	-	-	-	-	Others	
15.950.313	14.292.474	1.343.324	199.573	114.942	-	Total Liabilities	
7.677.913	(5.115.609)	371.443	743.000	2.077.900	9.601.178	On Balance Sheet Asset and Liabilities Differences	
OFF BALANCE SHEET							
Off Balance Sheet Receivables							
-	-	-	-	-	-	Commitment	
-	-	-	-	-	-	Contingency	
-	-	-	-	-	-	Total Off Balance Sheet Receivables	
Off Balance Sheet Liabilities							
20.225	20.225	-	-	-	-	Commitment	
-	-	-	-	-	-	Contingency	
20.225	20.225	-	-	-	-	Total Off Balance Sheet Liabilities	
(20.225)	(20.225)	-	-	-	-	Off Balance Sheet Asset and Liabilities Differences	
7.657.688	(5.135.834)	371.443	743.000	2.077.900	9.601.178	Differences [(IA-IB)+(IIA-IIB)]	
	(5.135.834)	(4.764.391)	(4.021.391)	(1.943.491)	7.657.688	Cummulative Differences	

Tabel 8.2 Pengungkapan Profil Maturitas Valuta Asing - Bank secara Individu

Tabel 8.2 Disclosure of Foreign Exchange Maturity Profile - Bank Only

(1)	Pos - Pos	Posisi Tanggal Laporan Position at Reporting Date					
		Saldo Balance	Jatuh Tempo*) Maturity *)				
			≤ 1 Bulan ≤ 1 Month	>1 Bulan s.d. 3 Bulan >1 Month to 3 Month	>3 Bulan s.d. 6 Bulan >3 Month to 6 Month	>6 Bulan s.d. 12 Bulan >6 Month to 12 Month	>12 Bulan >12 Month
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. NERACA							
A. Aset							
1. Kas		16.606	16.606	-	-	-	-
2. Penempatan pada Bank Indonesia		547.299	547.299	-	-	-	-
3. Penempatan pada Bank Lain		-	-	-	-	-	-
4. Surat Berharga		243.376	96.282	-	-	-	147.094
5. Kredit yang Diberikan		54.246	19.467	10.340	24.439	-	-
6. Tagihan lainnya		58	58	-	-	-	-
7. Lain-lain		-	-	-	-	-	-
Total Aset		861.585	679.712	10.340	24.439	-	147.094
B. Kewajiban							
1. Dana Pihak Ketiga		962.027	926.111	20.073	4.864	10.980	-
2. Kewajiban kepada Bank Indonesia		-	-	-	-	-	-
3. Kewajiban kepada Bank Lain		96.570	96.570	-	-	-	-
4. Surat Berharga yang Diterbitkan		-	-	-	-	-	-
5. Pinjaman yang Diterima		-	-	-	-	-	-
6. Kewajiban Lainnya		1.514	1.344	143	5	22	-
7. Lain-lain		-	-	-	-	-	-
Total Kewajiban		1.060.112	1.024.025	20.216	4.869	11.002	-
Selisih Aset dengan Kewajiban dalam Neraca		(198.526)	(344.313)	(9.876)	19.570	(11.002)	147.094
II. REKENING ADMINISTRATIF							
A. Tagihan Rekening Administratif							
1. Komitmen		181.130	181.130	-	-	-	-
2. Kontijensi		-	-	-	-	-	-
Total Tagihan Rekening Administratif		181.130	181.130	-	-	-	-
B. Kewajiban Rekening Administratif							
1. Komitmen		7.307	7.307	-	-	-	-
2. Kontijensi		-	-	-	-	-	-
Total Kewajiban Rekening Administratif		7.307	7.307	-	-	-	-
Selisih Tagihan dan Kewajiban dalam Rekening Administratif		173.823	173.823	-	-	-	-
Selisih [(IA-IB)+(IIA-IIIB)]		(24.703)	(170.490)	(9.876)	19.570	(11.002)	147.094
Selisih Kumulatif			(170.490)	(180.366)	(160.796)	(171.797)	(24.703)

(dalam jutaan Rupiah / in millions of Rupiah)

	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year						Accounts
	Saldo Balance	Jatuh Tempo*) Maturity *)					
		≤ 1 Bulan ≤ 1 Month	>1 Bulan s.d. 3 Bulan >1 Month to 3 Month	>3 Bulan s.d. 6 Bulan >3 Month to 6 Month	>6 Bulan s.d. 12 Bulan >6 Month to 12 Month	>12 Bulan >12 Month	
(9)	(10)	(11)	(12)	(13)	(14)	(2)	
BALANCE SHEET							
Assets							
4.594	4.594	-	-	-	-	Cash	
508.327	508.327	-	-	-	-	Placement at Bank Indonesia	
-	-	-	-	-	-	Placement at Other Bank	
90.591	-	-	-	-	90.591	Marketable Securities	
682.490	654.108	14.949	4.277	9.156	-	Loans	
7.675	7.675	-	-	-	-	Other Receivables	
-	-	-	-	-	-	Others	
1.293.677	1.174.704	14.949	4.277	9.156	90.591	Total Assets	
Liabilities							
682.490	654.108	14.949	4.277	9.156	-	Third Party Fund	
-	-	-	-	-	-	Liabilities with Bank Indonesia	
-	-	-	-	-	-	Liabilities with Other Bank	
-	-	-	-	-	-	Securities Issued	
-	-	-	-	-	-	Borrowings	
927	867	30	9	20	-	Other Liabilities	
-	-	-	-	-	-	Others	
683.417	654.975	14.979	4.287	9.177	-	Total Liabilities	
610.260	519.729	(30)	(9)	(20)	90.591	On Balance Sheet Asset and Liabilities Differences	
OFF BALANCE SHEET							
Off Balance Sheet Receivables							
-	-	-	-	-	-	Commitment	
-	-	-	-	-	-	Contingency	
-	-	-	-	-	-	Total Off Balance Sheet Receivables	
Off Balance Sheet Liabilities							
36.385	36.385	-	-	-	-	Commitment	
-	-	-	-	-	-	Contingency	
36.385	36.385	-	-	-	-	Total Off Balance Sheet Liabilities	
(36.385)	(36.385)	-	-	-	-	Off Balance Sheet Asset and Liabilities Differences	
573.875	483.344	(30)	(9)	(20)	90.591	Differences [(IA-IB)+(IIA-IIB)]	
	483.344	483.314	483.304	483.284	573.875	Cummulative Differences	



TATA KELOLA PERUSAHAAN





Corporate Governance



Komitmen dan Tujuan Penerapan *Good Corporate Governance*

Commitment to and Purpose of Good Corporate Governance Implementation

Bank INA berkomitmen untuk menjaga kinerja jangka panjang dan menciptakan nilai berkelanjutan bagi seluruh pemangku kepentingan melalui penerapan tata kelola yang baik (*good corporate governance/GCG*). Dalam implementasi GCG, Bank menjunjung tinggi etika dan integritas guna membangun kepercayaan, meningkatkan transparansi, serta memastikan akuntabilitas di setiap aspek operasional.

Sebagai wujud komitmen tersebut, Bank secara konsisten menerapkan GCG sesuai dengan tujuan yang telah ditetapkan, yaitu:

1. Meningkatkan *corporate value* agar memiliki daya saing yang kuat, baik di tingkat nasional maupun regional;
2. Mendorong setiap karyawan untuk selalu menekankan budaya GCG dalam setiap pengambilan keputusan yang dilandasi nilai dan norma yang berlaku serta tingkat kepatuhan yang tinggi terhadap peraturan perundang-undangan yang berlaku;
3. Meningkatkan kinerja Bank melalui program-program efisiensi perusahaan yang tercipta dari implementasi budaya GCG pada seluruh kegiatan operasional Bank; serta
4. Meningkatkan kepercayaan investor dan menempatkan Bank sebagai pilihan utama tempat berinvestasi.

Bank INA is committed to maintain its long-term performance and creating sustainable values for all stakeholders through the implementation of Good Corporate Governance (GCG). In the implementation of GCG, the Bank is upholding ethics and integrity to build trust, improving transparency, as well as ensuring accountability in every operational aspect.

As a realization of the commitment, the Bank is consistently implementing GCG in line with the established objectives, namely:

1. Improving corporate values in order to have strong competitiveness, at national and regional levels;
2. Encouraging every employee to always emphasize the GCG culture in every decision making based on the prevailing values and norms and the high level of compliance with the applicable laws and regulations;
3. Improving the Bank's performance through corporate efficiency programs that are created from the implementation of GCG culture in all of the Bank's operational activities; and
4. Increasing investor trust and placing the Bank as the main choice for investment.

Dasar Penerapan GCG Basis of GCG Implementation

Penerapan GCG di Bank berpedoman pada peraturan dan kebijakan berikut:

1. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas sebagaimana telah diubah beberapa kali terakhir dengan Peraturan Pemerintah Pengganti Undang-Undang No. 2 Tahun 2022 tentang Cipta Kerja.
2. Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan.
3. Undang-Undang Republik Indonesia No. 7 Tahun 1992 tentang Perbankan sebagaimana telah diubah beberapa kali terakhir dengan Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan.
4. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan sebagaimana telah diubah dan dicabut sebagian dengan Peraturan Otoritas Jasa Keuangan No. 30 Tahun 2024 tentang Konglomerasi Keuangan dan Perusahaan Induk Konglomerasi Keuangan.
5. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

The implementation of GCG in the Bank is guided by the following regulations and policies:

1. Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies as amended several times, most recently by Government Regulation in Lieu of Law No. 2 of 2022 on Job Creation.
2. Law no. 4 of 2023 on Development and Strengthening of the Financial Sector.
3. Law of the Republic of Indonesia No. 7 of 1992 on Banking as amended several times, most recently with Law No. 4 of 2023 on Development and Strengthening of the Financial Sector.
4. Financial Services Authority Regulation No. 18/POJK.03/2014 on Implementation of Integrated Governance for Financial Conglomeration as amended and partially revoked by Financial Services Authority Regulation No. 30 of 2024 on Financial Conglomeration and Financial Conglomeration Holding Companies.
5. Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies.



6. Peraturan Otoritas Jasa Keuangan No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.
7. Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik.
8. Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik.
9. Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka.
10. Peraturan Otoritas Jasa Keuangan No. 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik sebagaimana telah dicabut sebagian dengan Peraturan Otoritas Jasa Keuangan No. 45 Tahun 2024 tentang Pengembangan dan Penguatan Emiten dan Perusahaan Publik.
11. Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.
12. Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
13. Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal.
14. Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum.
15. Peraturan Otoritas Jasa Keuangan No. 5/POJK.03/2016 tentang Rencana Bisnis Bank Umum sebagaimana telah dicabut sebagian dengan Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021 Tahun 2021 tentang Bank Umum.
16. Peraturan Otoritas Jasa Keuangan No. 9/POJK.03/2016 tentang Prinsip Kehati-hatian Bank Umum yang Melakukan Penyerahan sebagian Pelaksanaan Kerja kepada Pihak Lain.
17. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum sebagaimana telah dicabut sebagian dengan Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2021 Tahun 2021 tentang Penyelenggaraan Produk Bank Umum.
18. Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan.
19. Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum bagi Bank Umum sebagaimana telah diubah beberapa kali terakhir dengan Peraturan Otoritas Jasa Keuangan No. 27 Tahun 2022.
6. Financial Services Authority Regulation No. 34/POJK.04/2014 on Nomination and Remuneration Committee of Issuers or Public Companies.
7. Financial Services Authority Regulation No. 35/POJK.04/2014 on Corporate Secretary of Issuers or Public Companies.
8. Financial Services Authority Regulation No. 8/POJK.04/2015 on Website of Issuers or Public Companies.
9. Financial Services Authority Regulation No. 21/POJK.04/2015 on Implementation of Public Company Governance Guidelines.
10. Financial Services Authority Regulation No. 31/POJK.04/2015 on Disclosure of Information or Material Facts by Issuers or Public Companies as partially revoked by Financial Services Authority Regulation No. 45 of 2024 on the Development and Strengthening of Issuers and Public Companies.
11. Financial Services Authority Regulation No. 45/POJK.03/2015 on Implementation of Governance in Providing Remuneration for Commercial Banks.
12. Financial Services Authority Regulation No. 55/POJK.04/2015 on Establishment of and Work Guidelines for Audit Committee.
13. Financial Services Authority Regulation No. 56/POJK.04/2015 on Formation and Guidelines for Preparation of Internal Audit Unit Charter.
14. Financial Services Authority Regulation No. 4/POJK.03/2016 on Soundness Rating of Commercial Banks.
15. Financial Services Authority Regulation No. 5/POJK.03/2016 on Business Plans for Commercial Banks as partially revoked by Financial Services Authority Regulation No. 12/POJK.03/2021 of 2021 on Commercial Banks.
16. Financial Services Authority Regulation No. 09/POJK.03/2016 on Prudential Principles of Commercial Banks that Outsource Partial Work to Other Parties.
17. Financial Services Authority Regulation No. 18/POJK.03/2016 on Implementation of Risk Management for Commercial Banks as partially revoked by Financial Services Authority Regulation No. 13/POJK.03/2021 of 2021 on Implementation of Commercial Bank Products.
18. Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions.
19. Financial Services Authority Regulation No. 11/POJK.03/2016 on the Minimum Capital Adequacy Ratio for Commercial Banks as amended several times, most recently by Financial Services Authority Regulation No. 27 of 2022.



20. Peraturan Otoritas Jasa Keuangan No. 56/POJK.03/2016 tentang Kepemilikan Saham Bank Umum.
21. Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.
22. Peraturan Otoritas Jasa Keuangan No. 32/POJK.03/2018 tentang Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar bagi Bank Umum sebagaimana telah diubah dengan Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2019.
23. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern Bank Umum.
24. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank sebagaimana telah dicabut sebagian dengan Peraturan Otoritas Jasa Keuangan No. 13 Tahun 2024 tentang Transparansi dan Publikasi Suku Bunga Dasar Kredit bagi Bank Umum Konvensional.
25. Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum.
26. Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 12/POJK.03/2021 tentang Bank Umum.
27. Peraturan Otoritas Jasa Keuangan No. 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan.
28. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
29. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.
30. Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.
31. Surat Edaran Otoritas Jasa Keuangan No. 39/SEOJK.03/2016 tentang Penilaian Kemampuan dan Kepatuhan bagi Calon Pemegang Saham Pengendali, Calon Anggota Direksi, dan Calon Anggota Komisaris Bank.
32. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.
33. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum.
34. Surat Edaran Otoritas Jasa Keuangan No. 21/SEOJK.03/2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum.
35. Surat Edaran Otoritas Jasa Keuangan No. 35/SEOJK.03/2017 tentang Pedoman Standar Sistem Pengendalian Intern bagi Bank Umum.
36. Surat Edaran Otoritas Jasa Keuangan No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.
37. Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional sebagaimana telah dicabut sebagian dengan Peraturan Otoritas Jasa Keuangan No. 13 Tahun 2024 tentang Transparansi dan Publikasi Suku Bunga Dasar Kredit bagi Bank Umum Konvensional.
38. Surat Edaran Otoritas Jasa Keuangan No. 12/SEOJK.03/2021 tentang Rencana Bisnis Bank Umum.
20. Financial Services Authority Regulation No. 56/POJK.03/2016 on Share Ownership of Commercial Banks.
21. Financial Services Authority Regulation No. 46/POJK.03/2017 on Implementation of Compliance Functions for Commercial Banks
22. Financial Services Authority Regulation No. 32/POJK.03/2018 on Legal Lending Limit and Provision of Large Exposure for Commercial Bank as amended by Financial Services Authority Regulation No. 38/POJK.03/2019.
23. Financial Services Authority Regulation No. 1/POJK.03/2019 on Implementation of Internal Audit Function for Commercial Banks.
24. Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports as partially revoked by Financial Services Authority Regulation No. 13 of 2024 on Transparency and Publication of Prime Lending Rate for Conventional Commercial Banks.
25. Financial Services Authority Regulation No. 11/POJK.03/2022 on Implementation of Information Technology by Commercial Banks.
26. Financial Services Authority Regulation No. 12/POJK.03/2021 on Commercial Banks.
27. Financial Services Authority Regulation No. 9 of 2023 on the Use of Public Accountant and Public Accounting Firm in Financial Services Activities.
28. Financial Service Authority Regulation No. 17 of 2023 on Implementation of Governance for Commercial Banks.
29. Financial Services Authority Circular No. 32/SEOJK.04/2015 on Guidelines for Public Company Governance.
30. Financial Services Authority Circular No. 34/SEOJK.03/2016 on Implementation of Risk Management for Commercial Banks.
31. Financial Services Authority Circular No. 39/SEOJK.03/2016 on Capability and Compliance Assessment for Prospective Controlling Shareholders, Prospective Board of Directors' Members, and Prospective Board of Commissioners' Members of Banks.
32. Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks.
33. Financial Services Authority Circular No. 14/SEOJK.03/2017 on Assessment of Soundness Level of Commercial Banks
34. Financial Services Authority Circular No. 21/SEOJK.03/2017 on Implementation of Risk Management in the Use of Information Technology by Commercial Banks.
35. Financial Services Authority Circular No. 35/SEOJK.03/2017 on Standard Guidelines of Internal Control System for Commercial Banks.
36. Financial Services Authority Circular No. 40/SEOJK.03/2016 on the Implementation of Governance in Providing Remuneration for Commercial Banks.
37. Financial Services Authority Circular No. 9/SEOJK.03/2020 on Transparency and Publication of Conventional Commercial Bank Reports as partially revoked by Financial Services Authority Regulation No. 13 of 2024 on Transparency and Publication of Prime Lending Rate for Conventional Commercial Banks.
38. Financial Services Authority Circular No. 12/SEOJK.03/2021 on Business Plans for Commercial Banks.

Penerapan Prinsip GCG

Implementation of GCG Principles

Sebagai wujud komitmen dalam menjaga kepercayaan pemangku kepentingan, Bank INA memastikan penerapan prinsip-prinsip GCG secara efektif. Implementasi prinsip-prinsip ini mengacu pada Pedoman Umum Governansi Korporat Indonesia (PUGKI) 2021 yang diterbitkan oleh Komite Nasional Kebijakan Governansi. Berikut adalah penjelasan mengenai prinsip-prinsip GCG yang diterapkan di Bank.

As a form of commitment to maintain stakeholders trust, Bank INA ensures an effective implementation of GCG Principles. The implementation of these principles refers to the General Guidelines of Indonesian Corporate Governance (PUGKI) 2021 published by the National Committee of Governance Policy. Following are the explanation regarding the GCG principles implemented in the Bank.

Perilaku Beretika / Ethical Behavior



Bank senantiasa mengedepankan kejujuran, memperlakukan semua pihak dengan hormat (*respect*), memenuhi komitmen, membangun serta menjaga nilai-nilai moral dan kepercayaan secara konsisten. Bank juga memperhatikan kepentingan Pemegang Saham dan pemangku kepentingan lainnya berdasarkan asas kewajaran dan kesetaraan (*fairness*) dan dikelola secara independen sehingga masing-masing organ Bank tidak saling mendominasi dan tidak dapat diintervensi oleh pihak lainnya.

The Bank always prioritizes honesty, treats all parties with respect, fulfills commitments, builds and maintains moral values and trust consistently. The Bank also pays attention to the interests of Shareholders and other stakeholders based on the principles of fairness and equality (*fairness*) and is managed independently so that each organ of the Bank does not dominate each other and cannot be intervened by other parties.

Akuntabilitas / Accountability



Bank dapat mempertanggungjawabkan kinerjanya secara transparan dan wajar. Untuk itu, Bank harus dikelola dengan benar, terukur, dan sesuai dengan kepentingan korporat dengan tetap mempertimbangkan kepentingan Pemegang Saham dan pemangku kepentingan. Akuntabilitas merupakan prasyarat yang diperlukan untuk mencapai kinerja yang berkelanjutan.

The Bank is accountable for its performance in a transparent and fair manner. To that end, the Bank must be managed properly, measurably, and in accordance with corporate interests while taking into account the interests of Shareholders and stakeholders. Accountability is a necessary prerequisite for achieving sustainable performance.

Transparansi / Transparency



Untuk menjaga objektivitas dalam menjalankan bisnis, Bank menyediakan informasi yang material dan relevan dengan cara yang mudah diakses dan dipahami oleh pemangku kepentingan. Bank mengambil inisiatif untuk mengungkapkan tidak hanya masalah yang diisyaratkan oleh peraturan perundang-undangan, tetapi juga hal yang penting untuk pengambilan keputusan oleh Pemegang Saham, kreditur, dan pemangku kepentingan lainnya.

To maintain objectivity in conducting business, the Bank provides material and relevant information in a manner that is easily accessible and understood by stakeholders. The Bank takes the initiative to disclose not only matters required by laws and regulations, but also matters that are important for decision making by Shareholders, creditors, and other stakeholders.

Keberlanjutan / Sustainability



Bank mematuhi peraturan perundang-undangan dan berkomitmen melaksanakan tanggung jawab terhadap masyarakat dan lingkungan, agar berkontribusi pada pembangunan berkelanjutan melalui kerja sama dengan semua pemangku kepentingan terkait untuk meningkatkan kehidupan yang selaras dengan kepentingan bisnis dan agenda pembangunan berkelanjutan.

The Bank complies with legislation and is committed to carrying out its responsibilities towards society and the environment, in order to contribute to sustainable development through cooperation with all relevant stakeholders to improve life in line with business interests and the sustainable development agenda.



Peningkatan Kualitas Penerapan GCG

Improvement of GCG Implementation Quality

Bank secara konsisten berupaya meningkatkan kualitas penerapan GCG guna menyempurnakan tata kelola organisasi, menjaga keberlangsungan proses bisnis, serta mengoptimalkan nilai dan manfaat bagi Pemegang Saham. Proses ini dilakukan secara berkala pada setiap aspek dan organ GCG dengan mengacu pada Pedoman Penerapan Tata Kelola No. KSP/CSC/005/02/0424 tertanggal 16 April 2024, yang merupakan penyempurnaan dari Pedoman Pelaksanaan GCG No. COM/001/01/1215 tanggal 1 Desember 2015.

The Bank is consistently striving to improve the quality of GCG implementation to refine organizational governance, maintain the sustainability of business process, and optimizing the value and benefits for Shareholders. This process is carried out periodically in every aspect and organ of GCG with reference to Governance Implementation Guidelines No. KSP/CSC/005/02/0424 dated April 16, 2024, which is an improvement from the GCG Implementation Guidelines No. COM/001/01/1215 dated December 1, 2015.

Penilaian Penerapan GCG

Assessment of GCG Implementation

Bank INA secara berkala melaksanakan penilaian penerapan GCG yang melibatkan Dewan Komisaris, Direksi, Pejabat Eksekutif, serta seluruh divisi. Penilaian ini dilakukan melalui metode *self-assessment* untuk memastikan kepatuhan terhadap peraturan dan standar yang berlaku serta mengevaluasi efektivitas implementasi GCG. Cakupan penilaian mencakup *governance structure*, *governance process*, dan *governance outcome* pada masing-masing organ yang ada di Bank.

Bank INA periodically implements the assessment of GCG that involved the Board of Commissioners, Board of Directors, Executive Officers, and all divisions. This assessment is carried out using self-assessment method to ensure compliance with the applicable regulations and standards, as well as evaluating the effectiveness of GCG implementation. The assessment includes governance structure, governance process, and governance outcome of each organ in the Bank.

Dasar Penilaian Penerapan GCG

Dasar penilaian penerapan GCG mengacu pada Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum serta Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017. Berdasarkan peraturan tersebut, Bank diwajibkan untuk melaksanakan penilaian sendiri terhadap penerapan GCG minimal 2 kali dalam 1 tahun buku.

Basis for Assessment of GCG Implementation

The basis for assessment of GCG implementation refers to Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Governance for Commercial Banks and the Financial Services Authority Circular Letter No. 13/SEOJK.03/2017. Based on these regulations, the Bank is required to conduct self-assessment on the implementation of GCG at least 2 times in 1 fiscal year.

Kriteria Penilaian Penerapan GCG

Dalam penilaian penerapan GCG, Bank INA menggunakan kriteria yang berpedoman pada prinsip-prinsip GCG yang berlaku dan diklasifikasikan dalam *governance system*. Sistem ini terdiri dari 3 aspek utama, yaitu *governance structure*, *governance process*,

Criteria for Assessment of GCG Implementation

In the assessment of GCG implementation, Bank INA is using criteria guided by applicable GCG principles and are classified in the governance system. This system consists of 3 main aspects, namely governance structure, governance process, and governance

dan *governance outcome*. Berdasarkan aspek tersebut, terdapat 16 faktor penilaian yang meliputi:

1. Pelaksanaan tugas, tanggung jawab, dan wewenang Dewan Komisaris;
2. Pelaksanaan tugas, tanggung jawab, dan wewenang Direksi;
3. Kelengkapan dan pelaksanaan tugas Komite;
4. Penanganan benturan kepentingan;
5. Penerapan fungsi kepatuhan;
6. Penerapan fungsi audit internal;
7. Penerapan fungsi audit eksternal;
8. Penerapan manajemen risiko, termasuk sistem pengendalian internal;
9. Pemberian remunerasi;
10. Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*);
11. Integritas pelaporan dan sistem teknologi informasi;
12. Rencana strategis Bank;
13. Aspek Pemegang Saham;
14. Penerapan strategi *anti-fraud*, termasuk anti penyuapan;
15. Penerapan keuangan berkelanjutan, termasuk penerapan tanggung jawab sosial dan lingkungan; serta
16. Penerapan tata kelola dalam kelompok usaha Bank.

outcome. Based on these aspects, there are 16 assessment factors, which consists of:

1. Implementation of Board of Commissioners' duties and responsibilities;
2. Implementation of Board of Directors' duties, responsibilities, and authorities;
3. Completeness and implementation of Committee's duties;
4. Handling of conflict of interest;
5. Implementation of compliance function;
6. Implementation of internal audit function;
7. Implementation of external audit function;
8. Implementation of risk management, including internal control system;
9. Provision of remuneration;
10. Provision of funds to related party and provision of large exposure;
11. Integrity of reporting and information technology system;
12. The Bank's strategic plan;
13. The Shareholders' aspect;
14. Implementation of anti-fraud strategy, and anti-bribery;
15. Implementation of sustainable finance, implementation of social and environmental responsibilities; and
16. Implementation of governance in Bank's business group.

Pihak Pelaksana Penilaian Penerapan GCG

Penilaian sendiri atas penerapan GCG dilakukan oleh *Compliance and AML-CFT Division* dengan melibatkan seluruh divisi, departemen, dan unit kerja terkait.

Assessor of GCG Implementation

Self-assessment of GCG implementation is conducted by the Compliance and AML-CFT Division, involving all of the related divisions, departments and work units.

Hasil Penilaian Sendiri Penerapan GCG GCG Implementation Self-Assessment Results

Indikator Indicator	Peringkat Rating	Definisi Peringkat Rating Definition
Individual	2	Mencerminkan manajemen Bank telah melakukan penerapan tata kelola yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas prinsip tata kelola. Dalam hal terdapat kelemahan penerapan prinsip tata kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. Reflecting that the Bank's management has implemented generally good governance. This is reflected in the adequate fulfillment of the governance principles. In the event that there are weaknesses in the implementation of governance principles, in general these weaknesses are less significant and can be resolved by normal actions by the Bank's management.



Berdasarkan analisis terhadap seluruh kriteria atau indikator terhadap penilaian penerapan GCG pada tahun 2024, disimpulkan bahwa peringkat faktor penerapan Tata Kelola Bank INA berada di **Peringkat 2 atau “Baik”**, dengan analisis sebagai berikut.

Based on the analysis of overall criteria or indicator of GCG implementation assessment in 2024, it is concluded that the rating of Bank INA's governance factor was at **Rating 2 or “Good”**, with the following analysis.

Governance Structure

Aspek struktur Tata Kelola di Bank INA telah dilaksanakan secara memadai, antara lain tercermin dari:

- Telah terbentuk Struktur Organisasi yang lebih dinamis dan selaras dengan Visi dan Misi Bank, yaitu dengan Visi “Menjadi bank nasional pilihan utama masyarakat” dan Misi yang salah satu isinya adalah “Menunjang perekonomian Indonesia, melalui penyediaan produk dan layanan perbankan umum serta digital yang mendukung keberhasilan nasabah individu, UMKM, dan korporasi”. Hal ini tercermin dalam Struktur Organisasi Bank berdasarkan Surat Keputusan Direksi No. SK/DIR/054a/0824 tentang Perubahan Struktur Organisasi Kantor Pusat PT Bank Ina Perdana Tbk;
- Seluruh Anggota Direksi dan Dewan Komisaris telah lulus Penilaian Kemampuan dan Kepatutan dan telah memperoleh surat persetujuan dari regulator baik dari Otoritas Jasa Keuangan maupun Bank Indonesia. Komposisi anggota Direksi dan Dewan Komisaris telah sesuai dengan regulasi yang berlaku;
- Dewan Komisaris telah memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Internal (SKAI), auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas lainnya;
- Komposisi keanggotaan Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi telah sesuai dengan regulasi yang berlaku dan telah diangkat berdasarkan keputusan rapat Dewan Komisaris yang kemudian ditetapkan melalui Surat Keputusan Direksi;
- Bank telah melakukan pengkinian kebijakan internal, baik di bidang perkreditan, operasional, manajemen risiko, serta IT yang disesuaikan dengan ketentuan regulator, baik Otoritas Jasa Keuangan, Bank Indonesia, maupun ketentuan perundang-undangan lainnya sebagai penunjang jalannya operasional Bank;
- Bank telah menyediakan SDM yang berkualitas dan berkompeten, yang tercermin dengan diberikannya kesempatan pelatihan bagi seluruh Karyawan untuk meningkatkan kemampuannya dalam rangka menunjang peningkatan kinerja Bank melalui sertifikasi, *training*/pelatihan, *webinar* maupun seminar, baik yang diselenggarakan oleh internal maupun eksternal;
- Pelaksanaan transparansi kondisi keuangan dan non-keuangan sesuai ketentuan yang berlaku yang disampaikan setiap periodik;
- Terdapat sistem informasi yang cukup andal yang didukung oleh SDM yang kompeten dan TI sistem keamanan yang memadai;
- Direksi telah menyusun Rencana Korporasi dan Rencana Bisnis Bank (RBB) yang telah disetujui Dewan Komisaris dan sudah disampaikan kepada Otoritas Jasa Keuangan;
- Bank telah menyusun dan menerapkan strategi *anti-fraud* serta membentuk unit kerja atau fungsi yang bertugas menangani penerapan strategi *anti-fraud* di dalam Bank; serta
- Bank telah menerapkan keuangan berkelanjutan dalam kegiatan usahanya dan menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB) yang disampaikan setiap tahun kepada Otoritas Jasa Keuangan.

Bank INA has adequately implemented the governance structure aspect, as reflected in:

- Establishment of Organizational Structure that is more dynamic and in line with the Bank's Vision and Mission, namely with Vision “To become the people's first choice of national bank” and one point of the Mission, “Supporting the Indonesian economy, through the provision of general and digital banking products and services that support the success of individual customers, MSMEs, and Corporations”. This is reflected in the Bank's Organizational Structure based on Board of Directors Decision No. SK/DIR/054a/0824 on Changes to the Organizational Structure of Head Office of PT Bank Ina Perdana Tbk;
- All members of the Board of Directors and Board of Commissioners have passed the Fit and Proper Test and have obtained approval letters from the regulator, both from Financial Services Authority and Bank Indonesia. The composition of members of the Board of Directors and Board of Commissioners is in accordance with the applicable regulations;
- The Board of Commissioners has ensured that the Board of Directors has followed up the audit findings and recommendations from Internal Audit Work Unit (SKAI), external auditor, supervisory results of Financial Services Authority, and/or supervisory results of other authorities;
- The composition of members of the Audit Committee, Risk Monitoring Committee, as well as Remuneration and Nomination Committee is in accordance with the applicable regulations and has been appointed based on decision of the Board of Commissioners meeting before later formalized with Board of Directors Decision;
- The Bank has updated its internal policies, both in the credit, operations, risk management, and IT in line with the regulatory provisions, both from Financial Services Authority, Bank Indonesia, and other statutory provisions to support the Bank's operational activities;
- The Bank has prepared quality and competent human resources, as evident from the training opportunities provided for all Employees to improve their capabilities in improving the Bank's performance through certification, training, webinars and seminars, both organized internally and externally;
- Implementation of transparency of financial and non-financial conditions in accordance with the applicable provisions with periodic submission
- Fairly reliable information system is existed, supported by competent human resources and adequate IT security system;
- The Board of Directors has prepared a Corporate Plan and Bank's Business Plan (RBB) which has been approved by the Board of Commissioners and submitted to Financial Services Authority;
- The Bank has prepared and implemented an anti-fraud strategy and formed a work unit or function to handle the implementation of anti-fraud strategy in the Bank; and
- The Bank has implemented sustainable finance in its business activities and prepared a Sustainable Finance Action Plan (RAKB) which is submitted annually to Financial Services Authority.

Governance Process

Aspek proses Tata Kelola di Bank INA telah dilaksanakan dengan baik, antara lain tercermin dari:

- Direksi telah mengangkat anggota Komite di bawah Dewan Komisaris berdasarkan keputusan rapat Dewan Komisaris yang kemudian ditetapkan melalui Surat Keputusan Direksi. Komite yang dibentuk tersebut (Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi) telah menyelenggarakan rapat sesuai dengan ketentuan dan hasil rapatnya telah direkomendasikan ke Dewan Komisaris dalam mengambil keputusan;
- Temuan audit internal, audit eksternal, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas lain telah ditindaklanjuti sesuai komitmen yang telah ditetapkan;
- Sepanjang tahun 2024, tidak terdapat benturan kepentingan dan tidak terdapat intervensi dari pemilik atau pihak terkait atau pihak lain terhadap pengambilan keputusan dalam penyediaan dana. Hal ini menunjukkan bahwa penerapan Tata Kelola di Bank INA sudah berjalan dengan baik;
- Penerapan Fungsi Kepatuhan telah diimplementasikan secara optimal pada setiap aktivitas Bank dengan memperhatikan prinsip kehati-hatian terhadap rencana pemberian fasilitas kredit, rencana penerbitan kebijakan bidang perkreditan dan non-perkreditan, rencana penerbitan produk dan aktivitas lainnya, rencana pengembangan jaringan kantor serta pemberian opini sesuai permintaan unit kerja lain. Selain itu, Satuan Kerja Kepatuhan juga melakukan resume dan analisa dampak atas peraturan baru yang telah diterbitkan oleh regulator yang memiliki dampak terhadap aktivitas dan kelangsungan usaha Bank;
- Penerapan manajemen risiko telah dilaksanakan sesuai Kebijakan No. KSP/DMR/007-016/02/0424 Kebijakan Pedoman Penerapan Manajemen Risiko;
- Bank telah berupaya meminimalisir Risiko Kepatuhan melalui *monitoring* kewajiban penyampaian laporan kepada regulator dengan menyampaikan memorandum internal berupa *reminder* kewajiban Laporan Bank yang ditujukan kepada unit kerja dan/atau divisi terkait untuk meminimalkan terjadinya kesalahan dan/atau keterlambatan dalam penyampaian laporan kepada regulator;
- Dalam melaksanakan kegiatan operasionalnya, Bank telah melaksanakan sesuai dengan kebijakan dan prosedur yang berlaku, sehingga mencerminkan efektivitas proses penerapan tata kelola yang baik;
- Dalam menerapkan prinsip kehati-hatian di setiap proses penyediaan dana kepada pihak terkait dan pembiayaan besar telah dilakukan dengan berpedoman pada kebijakan internal dan perundang-undangan yang berlaku yaitu:
 - Penyediaan dana kepada pihak terkait (*related party*) yang dituangkan melalui Kebijakan No. KSP/027/00/0519 Perihal Batas Maksimum Pemberian kredit;
 - Kebijakan No. KSP/001/01/0322 Perihal Perkreditan Bank;
- Bank telah mentransparansikan kondisi keuangan dan non-keuangan kepada pemangku kepentingan, termasuk mengumumkan Laporan Keuangan Publikasi Triwulanan dan melaporkan kepada Otoritas Jasa Keuangan atau pemangku kepentingan sesuai ketentuan yang berlaku. Transparansi atas publikasi Laporan Keuangan telah dilakukan melalui situs web Bank INA (www.bankina.co.id). Selain itu, Bank juga telah mentransparansikan tata cara pengaduan nasabah dan penyelesaian sengketa kepada nasabah sesuai ketentuan yang mengatur mengenai Pengaduan Nasabah dan Mediasi Perbankan; serta
- Bank telah menyusun RBB secara realistis, komprehensif, dan terukur dengan memperhatikan prinsip kehati-hatian dan kompleksitas kegiatan usaha Bank.

Bank INA has implemented the governance process aspect well, as reflected in:

- The Board of Directors has appointed members of Committee under the Board of Commissioners based on decision of Board of Commissioners meeting which then formalized with Board of Directors Decision. The established committees (Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee) have held meetings in line with the provisions and meeting results have been submitted as recommended to the Board of Commissioners in the decision-making;
- Findings from internal audit, external audit, supervisory results of Financial Services Authority, and/or supervisory results of other authorities have been followed up in line with the preset commitments;
- Throughout 2024, there was no conflict of interest and no intervention from the owner or related parties or other parties on the decision-making in provision of funds. It shows that the well-implemented Governance at Bank INA;
- The Compliance Function has been implemented optimally in every Bank activity by considering the prudence principle on credit facility provision plan, credit and non-credit policy issuance plan, product issuance plan and other activities, office network expansion plan, as well as providing opinion as requested by other work units. Also, the Compliance Work Unit conducts resume and analysis of the impact of new regulations issued by regulators with impact on the Bank's activities and business continuity;
- The implementation of risk management has been conducted in accordance with Policy No. KSP/DMR/007-016/02/0424 Risk Management Implementation Guidelines Policy;
- The Bank has attempted to minimize Compliance Risk by monitoring the obligation to submit reports to regulators by issuing internal memorandums as reminders on Bank Report obligations to related work units and/or divisions to minimize errors and/or delays in submitting reports to regulators;
- The Bank has been carrying out its operational activities in accordance with the applicable policies and procedures, reflecting effectiveness of the good governance implementation process;
- The prudence principle in every provision of funds process to the related parties and large exposure has been conducted by referring to the internal policies and applicable laws, namely:
 - Provision of funds to related parties as outlined in Policy No. KSP/027/00/0519 on Legal Lending Limit;
 - Policy No. KSP/001/01/0322 on Bank Credit;
- The Bank has made its financial and non-financial conditions transparent to stakeholders, and announcing the Quarterly Published Financial Report and reporting to Financial Services Authority or stakeholders in accordance with applicable regulations. The transparency in the publication of Financial Report has been done via Bank INA website (www.bankina.co.id). The Bank has also made a transparent procedures for customer complaints and dispute resolution in line with the provisions on Customer Complaint and Banking Mediation; and
- The Bank has prepared a realistic, comprehensive, and measurable RBB by considering the prudence principle and the complexity of Bank's business activities.



Governance Outcome

Penerapan Tata Kelola di Bank INA telah dilaksanakan dengan baik, antara lain melalui:

- Fungsi Manajemen Risiko secara umum telah diterapkan dengan baik sehingga seluruh risiko dapat terjaga dengan baik yang tercermin dari Profil Risiko Bank pada Semester I – 2024 dan Semester II – 2024 dengan Peringkat 2 (*Low to Moderate*) dan Tingkat Kesehatan Bank pada Semester I – 2024, dengan Peringkat Tingkat Kesehatan Komposit 2 dengan kategori sehat;
- Penerapan Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar telah dijaga dengan Baik dan terkendali sepanjang Tahun 2024, Bank tidak terdapat Pelampauan dan/atau Pelanggaran Batas Maksimum Pemberian Kredit (BMPK);
- Bank telah menyusun dan menyajikan laporan dengan tata cara yang sesuai dengan Regulator mengenai transparansi dan publikasi laporan Bank, antara lain melalui aplikasi APOLO, Sipena, Sipesat, Sigap, Sipeduli, dan aplikasi lainnya. Namun demikian, masih ditemukan adanya kesalahan dan/atau keterlambatan dalam penyampaian laporan kepada regulator sehingga menyebabkan Bank dikenakan sanksi berupa denda finansial. Pada Semester II Tahun 2024 terjadi penurunan denda dibandingkan Semester I Tahun 2024;
- Tidak terdapat intervensi pemilik yang mengakibatkan kegiatan operasional Bank terganggu dan/atau memberikan keuntungan yang tidak wajar kepada pemilik sehingga menyebabkan kerugian Bank. Selain itu, tidak terdapat juga intervensi dari pemilik/pihak terkait/pihak lain terhadap kegiatan operasional Bank yang dapat menimbulkan terjadinya benturan kepentingan sehingga merugikan Bank atau mengurangi keuntungan Bank;
- Pengungkapan dan transparansi informasi kondisi keuangan dan-non keuangan telah dilakukan secara memadai kepada Pemangku Kepentingan termasuk mengumumkan Laporan Keuangan Publikasi Triwulanan dan melaporkannya kepada Otoritas Jasa Keuangan atau pemangku kepentingan sesuai ketentuan yang berlaku. Transparansi informasi dapat dilihat melalui situs web Bank INA www.bankina.co.id;
- Sepanjang Tahun 2024, Bank secara umum telah mencapai target revisi RBB yang sebelumnya telah disampaikan kepada Otoritas Jasa Keuangan, antara lain laba dan modal Bank yang bertumbuh, NPL-*nett* yang tidak melampaui ketentuan Otoritas Jasa Keuangan; serta
- Rencana Korporasi dan RBB dalam rangka pencapaian Misi dan Visi Bank telah disusun sesuai dengan kompleksitas Bank dan arahan Manajemen untuk pengembangan bisnis. Rencana tersebut telah dikomunikasikan kepada karyawan pada tanggal 11-12 Januari 2024. Pencapaian kinerja Bank telah dilakukan secara optimal berdasarkan target yang telah ditetapkan.

Bank INA has implemented the governance well, through the following:

- In general, Risk Management function has been implemented well, enabling all risks to be well-maintained, as reflected in the Bank's Risk Profile in Semester I - 2024 and Semester II – 2024, obtained Rating of 2 (Low to Moderate) and Bank's Soundness Level in Semester I - 2024, with Composite Health Level Rating 2 with a healthy category;
- In 2024, implementation of Provision of Funds to Related Parties and Provision of Large Exposure has been well-maintained and under control, the Bank has not exceeded and/or violated the Legal Lending Limit (LL);
- The Bank has prepared and presented reports in a manner following Regulatory provision on transparency and publication of Bank reports, including via APOLO, Sipena, Sipesat, Sigap, Sipeduli applications, and other applications. However, there are still errors and/or delays in report submission to regulator, causing the Bank to receive financial fines as sanctions. In Semester II of 2024, there was a decrease in fines compared to Semester I of 2024;
- There was no owner intervention that disrupted the Bank's operational activities and/or resulted in unfair benefits to the owner while causing losses for the Bank. Also, there was no intervention from owner/related party/other party on the Bank's operational activities that could lead to conflict of interest that would harm the Bank or reduce the Bank's profits;
- Information disclosure and transparency of financial and non-financial condition have been done adequately to Stakeholders, including announcing the Quarterly Published Financial Report and reporting it to Financial Services Authority or stakeholders in accordance with applicable regulations. Transparency of information is available via Bank INA's at www.bankina.co.id;
- In general, throughout 2024, the Bank has achieved the revised RBB target previously submitted to Financial Services Authority, including the Bank's growing profit and capital, net NPL that not exceeding the provisions of Financial Services Authority; and
- The Corporate Plan and RBB to achieve the Bank's Mission and Vision have been prepared in accordance with Bank's complexity and Management directives for business development. The plan has been communicated to employees on January 11-12, 2024. The Bank's performance achievements have been done optimally based on the preset targets.

Penilaian Tingkat Kesehatan Bank

Assessment of Bank Soundness Level

Bank INA secara konsisten melaksanakan penilaian tingkat kesehatan untuk mengevaluasi kinerja dan kondisi keseluruhan guna memastikan aktivitas operasional tetap aman dan stabil. Penilaian ini dilakukan melalui metode *self-assessment* dengan mengacu pada Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum dan Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum. Hasil penilaian tingkat kesehatan Bank INA untuk tahun 2024 memperoleh **Peringkat 2** atau “**Sehat**” dengan penjelasan sebagai berikut.

Bank INA consistently conducts an assessment of soundness level to evaluate the overall performances and conditions to ensure the operational activities remain safe and stable. This assessment is carried out through a self-assessment method with reference to Financial Services Authority Regulation No. 4/POJK.03/2016 concerning Soundness Level Assessment of Commercial Banks and Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Governance for Commercial Banks. The results of Bank INA's soundness level assessment in 2024 obtained **Rating 2** or “**Healthy**” with the following description.

Komponen Component	Hasil Penilaian Assessment Result	
	Peringkat Rating	Kategori Category
<i>Risk Profile</i>	2	<i>Low to Moderate</i>
<i>Good Corporate Governance</i>	2	Baik Good
<i>Earning</i>	2	Baik Good
<i>Capital</i>	2	Baik Good
Peringkat Kesehatan Bank Bank Soundness Level	2	Sehat Healthy

Analisis Hasil Penilaian Sendiri Tingkat Kesehatan Bank INA Analysis of Bank INA's Soundness Level Self-Assessment Results	
Komponen Component	Hasil Penilaian Bank INA Bank INA Assessment Results
<i>Risk Profile</i>	<i>Low to Moderate</i>
<i>Good Corporate Governance</i>	Baik Good
<i>Earning</i>	Baik Good
<i>Capital</i>	Baik Good



Penerapan Pedoman Tata Kelola Perusahaan Terbuka

Implementation of Public Company Governance Guidelines

Penerapan pedoman tata kelola perusahaan terbuka merujuk pada Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 dan Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015. Berikut adalah penjelasan mengenai penerapan tersebut.

The implementation of public company governance guidelines referring to Financial Services Authority Regulation No. 21/POJK.04/2015 and Financial Services Authority Circular No. 32/SEOJK.04/2015. The implementation is explained in the below table.

No.	Aspek/Prinsip/Rekomendasi Aspects/Principles/Recommendations	Status	Keterangan Description	
I. HUBUNGAN PERUSAHAAN TERBUKA DENGAN PEMEGANG SAHAM DALAM MENJAMIN HAK-HAK PEMEGANG SAHAM RELATIONSHIP BETWEEN THE PUBLIC COMPANY AND SHAREHOLDERS IN GUARANTEEING THE SHAREHOLDERS' RIGHTS				
1. Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS). Increasing the Value of Convening General Meeting of Shareholders (GMS).				
	a. Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (<i>voting</i>), baik secara terbuka maupun tertutup, yang mengedepankan independensi dan kepentingan Pemegang Saham. The Public Company has technical voting methods or procedures, either open or close, prioritizing independence and interest of Shareholders.	Terpenuhi	Tata cara atau prosedur teknis pengumpulan suara diungkapkan dalam Pedoman Penerapan Tata Kelola No. KSP/CSC/005/02/0424 tertanggal 16 April 2024.	
		Complied	Technical voting methods or procedures are disclosed in the Governance Implementation Guidelines No. KSP/CSC/005/02/0424 dated April 16, 2024.	
	b. Seluruh anggota Dewan Komisaris dan anggota Direksi Perusahaan Terbuka hadir dalam RUPS Tahunan. All members of the Board of Commissioners and Board of Directors of the Public Listed Company attended the Annual GMS.	Terpenuhi	RUPS Tahunan pada tanggal 20 Juni 2024 dihadiri oleh seluruh anggota Dewan Komisaris dan anggota Direksi Bank.	
		Complied	The Annual GMS on June 20, 2024 was attended by all members of the Board of Commissioners and Board of Directors of the Bank.	
	c. Ringkasan risalah RUPS tersedia dalam situs web Perusahaan Terbuka paling sedikit selama 1 tahun. Summary of GMS Minutes is available on the Public Company's website for at least 1 year.	Terpenuhi	Ringkasan Risalah RUPS dapat diakses melalui situs web Bank bagian Hubungan Investor >> RUPS.	
		Complied	Summary of GMS minutes can be accessed through the Bank's website in the Investor Relations section >> GMS.	
2. Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. Increasing the Communication Quality between the Public Company and Shareholders or Investors.				
	a. Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan Pemegang Saham atau investor. The Public Company has communication policy with the Shareholders or Investors.	Terpenuhi	Bank telah memiliki kebijakan komunikasi dengan Pemegang Saham atau investor, antara lain mengatur tentang berbagai hal terkait pelaksanaan RUPS.	
		Complied	The Bank has a communication policy with Shareholders or investors, which among other things regulates various matters related to the implementation of the GMS.	
	b. Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan Pemegang Saham atau investor dalam situs web. The Public Company discloses its policy on communication with Shareholders or investors on the website.	Terpenuhi	Kebijakan komunikasi Bank dengan Pemegang Saham, khususnya terkait pelaksanaan RUPS, tercantum dalam Pedoman Penerapan Tata Kelola No. KSP/CSC/005/02/0424 tertanggal 16 April 2024.	
		Complied	Bank's communication policy with Shareholders, especially related to the GMS implementation, is stated in Governance Implementation Guidelines No. KSP/CSC/005/02/0424 dated April 16, 2024.	
	II. FUNGSI DAN PERAN DEWAN KOMISARIS FUNCTIONS AND ROLES OF THE BOARD OF COMMISSIONERS			
	3. Memperkuat Keanggotaan dan Komposisi Dewan Komisaris. Strengthening the Board of Commissioners' Membership and Composition.			
	a. Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. The determination of number of Board of Commissioners' members considers the Public Company's condition.	Terpenuhi	Penentuan jumlah anggota Dewan Komisaris dilakukan dengan mempertimbangkan kondisi terkini Bank serta memenuhi persyaratan yang ditetapkan oleh Otoritas Jasa Keuangan.	
		Complied	The number of Board of Commissioners' members is determined by taken into account the current conditions of the Bank and fulfillment of requirements set by Financial Services Authority.	

No.	Aspek/Prinsip/Rekomendasi Aspects/Principles/Recommendations	Status	Keterangan Description
	b. Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. The determination of Board of Commissioners' composition considers the range of expertise, knowledge, and experience required.	Terpenuhi Complied	Anggota Dewan Komisaris yang menjabat saat ini memiliki keahlian, pengetahuan, dan pengalaman yang sesuai dengan kebutuhan Bank. The current members of the Board of Commissioners have the required expertise, knowledge, and experience in line with the Bank's needs.
4. Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. Increasing the Quality of Implementation of Board of Commissioners' Duties and Responsibilities.			
	a. Dewan Komisaris mempunyai kebijakan penilaian sendiri (<i>self-assessment</i>) untuk menilai kinerja Dewan Komisaris. The Board of Commissioners has self-assessment policy to assess the Board of Commissioners' performance.	Terpenuhi Complied	Bank INA telah memiliki kebijakan penilaian sendiri (<i>self-assessment</i>) untuk menilai kinerja Dewan Komisaris dengan mengacu pada Pedoman Penerapan Tata Kelola No. KSP/CSC/005/02/0424 tertanggal 16 April 2024. Penilaian kinerja Dewan Komisaris juga merupakan bagian dari kriteria penilaian sendiri terhadap penerapan GCG Bank INA. Bank INA has a self-assessment policy to assess the performance of the Board of Commissioners with reference to the Governance Implementation Guidelines No. KSP/CSC/005/02/0424 dated April 16, 2024. Assessment of the performance of the Board of Commissioners is also part of the self-assessment criteria for the implementation of Bank INA's GCG.
	b. Kebijakan penilaian sendiri (<i>self-assessment</i>) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan perusahaan terbuka. The self-assessment policy to assess the Board of Commissioners' performance is disclosed in the Public Company's Annual Report.	Terpenuhi Complied	Penilaian kinerja Dewan Komisaris telah diungkapkan dalam Laporan Tahunan ini. Assessment of the performance of the Board of Commissioners has been disclosed in this Annual Report.
	c. Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. The Board of Commissioners has policy related to resignation of the Board of Commissioners' members if involved in financial crime.	Terpenuhi Complied	Kebijakan pengunduran diri anggota Dewan Komisaris tertuang dalam Pedoman Penerapan Tata Kelola No. KSP/CSC/005/02/0424 tertanggal 16 April 2024. The resignation policy for members of the Board of Commissioners is contained in the Governance Implementation Guidelines No. KSP/CSC/005/02/0424 dated April 16, 2024.
	d. Dewan Komisaris atau komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses nominasi anggota Direksi. The Board of Commissioners or Committee performing nomination and remuneration functions prepares the succession policy for the nomination process of the Board of Directors' members.	Terpenuhi Complied	Sesuai Piagam Komite Remunerasi dan Nominasi yang disahkan pada tanggal 13 Desember 2023. Komite Nominasi dan Remunerasi membantu melaksanakan fungsi dan tugas Dewan Komisaris terkait pengusulan seseorang untuk diangkat sebagai anggota Direksi Bank. In accordance with Nomination and Remuneration Committee Charter which was approved on December 13, 2023. The Nomination and Remuneration Committee assists in carrying out the functions and duties of the Board of Commissioners regarding proposing a person to be appointed as a member of the Bank's Board of Directors.
III. FUNGSI DAN PERAN DIREKSI FUNCTIONS AND ROLES OF THE BOARD OF DIRECTORS			
5. Memperkuat Keanggotaan dan Komposisi Direksi. Strengthening the Board of Directors' Membership and Composition.			
	a. Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka, serta efektivitas dalam pengambilan keputusan. The determination of number of Board of Directors' members considers the public company's condition and effectiveness in decision-making.	Terpenuhi Complied	Penentuan jumlah anggota Direksi dilakukan dengan mempertimbangkan kondisi terkini Bank serta memenuhi persyaratan yang ditetapkan oleh Otoritas Jasa Keuangan. The number of Board of Directors' members is determined by taken into account the current conditions of the Bank and fulfillment of requirements set by Financial Services Authority.
	b. Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. The determination of Board of Directors' composition considers the range of expertise, knowledge, and experience required.	Terpenuhi Complied	Anggota Direksi yang menjabat saat ini memiliki keahlian, pengetahuan, dan pengalaman yang sesuai dengan kebutuhan Bank. The current members of the Board of Directors have the required expertise, knowledge, and experience in line with the Bank's needs.
	c. Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. The Board of Directors' member in charge of accounting or finance has the expertise and/or knowledge in accounting.	Terpenuhi Complied	Direktur Keuangan Bank INA dijabat oleh Ibu Kiung Hui Ngo, seorang Sarjana Ekonomi jurusan Akuntansi yang juga meraih gelar Magister Manajemen. Bank INA's Director of Finance is held by Mrs. Kiung Hui Ngo, holder of Bachelor of Economics majoring in Accounting and a Master's degree in Management.



No.	Aspek/Prinsip/Rekomendasi Aspects/Principles/Recommendations	Status	Keterangan Description
6.	Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. Increasing the Quality of Implementation of Board of Directors' Duties and Responsibilities.		
a.	Direksi mempunyai kebijakan penilaian sendiri (<i>self-assessment</i>) untuk menilai kinerja Direksi. The Board of Directors has self-assessment policy to assess the Board of Directors' performance.	Terpenuhi Complied	Bank INA telah memiliki kebijakan penilaian sendiri (<i>self-assessment</i>) untuk menilai kinerja Direksi dengan mengacu pada Pedoman Penerapan Tata Kelola No. KSP/CSC/005/02/0424 tertanggal 16 April 2024. Penilaian kinerja Direksi juga merupakan bagian dari kriteria penilaian sendiri terhadap penerapan GCG Bank INA. Bank INA has a self-assessment policy to assess the performance of the Board of Directors with reference to the Governance Implementation Guidelines No. KSP/CSC/005/02/0424 dated April 16, 2024. Assessment of the performance of the Board of Directors is also part of the self-assessment criteria for the implementation of Bank INA's GCG.
b.	Kebijakan penilaian sendiri (<i>self-assessment</i>) untuk menilai kinerja Direksi diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. The self-assessment policy to assess the Board of Directors' performance is disclosed in the Public Company's Annual Report.	Terpenuhi Complied	Penilaian kinerja Direksi telah diungkapkan dalam Laporan Tahunan ini. Assessment of the performance of the Board of Directors has been disclosed in this Annual Report.
c.	Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. The Board of Directors has policy related to resignation of the Board of Directors' members if involved in financial crime.	Terpenuhi Complied	Kebijakan pengunduran diri anggota Direksi tertuang dalam Pedoman Penerapan Tata Kelola No. KSP/CSC/005/02/0424 tertanggal 16 April 2024. The resignation policy for members of the Board of Directors is contained in the Governance Implementation Guidelines No. KSP/CSC/005/02/0424 dated April 16, 2024.
IV.	PARTISIPASI PEMANGKU KEPENTINGAN STAKEHOLDERS PARTICIPATION		
7.	Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan. Increasing the Corporate Governance Aspect through Stakeholders Participation.		
a.	Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya <i>insider trading</i> . The Public Company has a policy to prevent the occurrence of insider trading.	Terpenuhi Complied	Kebijakan untuk mencegah terjadinya <i>insider trading</i> tercantum dalam Kebijakan No. TR/00/02/0224 Versi 2.0 tanggal 21 Februari 2024 perihal Kebijakan Manajemen <i>Market Code of Conduct</i> . The insider trading prevention policy is outlined in Policy No. TR/00/02/0224 Version 2.0, dated February 21, 2024, on Market Code of Conduct Management Policy.
b.	Perusahaan Terbuka memiliki kebijakan anti-korupsi dan anti-fraud. The Public Company has anti-corruption and anti-fraud policy.	Terpenuhi Complied	Kebijakan dan Prosedur Strategi Anti-Fraud No. KEB/RMG/13/03/0923 tanggal 6 Oktober 2023 merupakan penyempurnaan dari Kebijakan dan Prosedur Strategi Anti-Fraud No. RMG/13/02/0621 tanggal 1 Juli 2021. Bank INA juga telah menerbitkan Komitmen Kebijakan Anti-Korupsi dan Suap, sebagai wujud peran serta Bank dalam Pakta Integritas Strategi Nasional Anti-Korupsi. Anti-Fraud Strategy Policies and Procedures No. KEB/RMG/13/03/0923 dated October 6, 2023, is a refinement of the Anti-Fraud Strategy Policy and Procedure No. RMG/13/02/0621 dated July 1, 2021. Bank INA has also issued an Anti-Corruption and Bribery Policy Commitment, as a form of the Bank's participation in the Anti-Corruption National Strategy Integrity Pact.
c.	Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. The Public Company has a policy on selection and improvement of supplier's or vendor's capabilities.	Terpenuhi Complied	Terkait kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor, Bank telah menyusun: - Kebijakan No. UM/016/01/1221 tanggal 20 Desember 2021 perihal Kebijakan Pengadaan Barang dan Jasa; - Memo/KSP/024/0622 tanggal 20 Juni 2022 perihal Revisi Nilai Nominal Pengajuan Pengadaan Barang dan Jasa untuk Seleksi Vendor; - Memo/KSP/045/0823 tanggal 8 Agustus 2023 perihal Revisi Persetujuan Pengajuan Pengadaan Barang dan Jasa; - Kebijakan dan Prosedur Alih Daya No. HC/009/003/1023 tanggal 1 Desember 2023; dan - Standar Operasional Prosedur (SOP) 108 versi 3.0 Pengadaan Barang dan Jasa TI, April 2023. Regarding policies on selection and capacity building of suppliers or vendors, the Bank has compiled: - Policy No. UM/016/01/1221 dated December 20, 2021 on Goods and Services Procurement Policy; - Memo/KSP/024/0622 dated June 20, 2022 on Revision of Nominal Value of Goods and Services Procurement Submission for Vendor Selection; - Memo/KSP/045/0823 dated August 8, 2023 on Revision for Approval of Submission of Goods and Services; - Outsourcing Policy and Procedure No. HC/009/003/1023 dated December 1, 2023; and - Standard Operating Procedure (SOP) 108 version 3.0 on Procurement of IT Goods and/or Services, April 2023.

No.	Aspek/Prinsip/Rekomendasi Aspects/Principles/Recommendations	Status	Keterangan Description
d.	Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. The Public Company has a policy on the fulfillment of creditor's rights.	Terpenuhi Complied	Terkait kebijakan tentang pemenuhan hak-hak kreditur, Bank telah menyusun: - Memo/RM/011/0323 tanggal 28 Maret 2023 perihal Tambahan SOP: BCP Kantor Pusat No. 133/versi/2.0; - KEB/DIB/252/00/0822 tentang Kebijakan dan Prosedur Layanan Talangan Pembelian; - SOP No. 115 Ver. 2.0 tanggal 31 Maret 2023 Penanganan Pengaduan Konsumen melalui Kantor Cabang; - Memo/BB/046/1122 tanggal 25 November 2022 perihal Petunjuk Pelaksanaan Sistem <i>Complain Handling</i> Nasabah melalui Kantor Cabang; - Standar Operasional Prosedur No. 157 tanggal 5 Agustus 2022 tentang Pengelolaan Rekening Tidak Aktif (<i>Dormant Account</i>); - Kebijakan No. KEB/DBO/018/03/0624 tentang Kebijakan Pelindungan, Penanganan, dan Penyelesaian Keluhan Nasabah; dan - SOP No. 050 tentang <i>Contact Center</i> dan <i>On Boarding</i>. Regarding policies on fulfillment of creditor rights, the Bank has compiled: - Memo/RM/011/0323 dated March 28, 2023 on Supplement to SOP: BCP Head Office No. 133/version/2.0; - KEB/DIB/252/00/0822 concerning the Policy and Procedures for Purchase Advance Services; - SOP No. 115 Ver. 2.0 dated March 31, 2023 on Handling Consumer Complaints through Branch Offices; - Memo/BB/046/1122 dated 25 November 2022 regarding Implementation Guidelines for the Customer Complaint Handling System through Branch Offices; - Standard Operating Procedure No. 157 dated August 5, 2022, on Management of Dormant Accounts; - Policy No. KEB/DBO/018/03/0624 regarding Customer Protection, Handling, and Complaint Settlement Policy; and - SOP No. 050 regarding Contact Center and Onboarding.
e.	Perusahaan Terbuka memiliki kebijakan sistem <i>whistleblowing</i> . The Public Company has a policy on whistleblowing system.	Terpenuhi Complied	Kebijakan ini dimuat dalam Pedoman Umum <i>Whistleblowing</i> No. AUD/00/02/1023 tanggal 1 Oktober 2023. This policy is contained in the General Guidelines of Whistleblowing No. AUD/00/02/1023 dated October 1, 2023.
f.	Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. The Public Company has a policy on provision of long-term incentive for the Board of Directors and employees.	Terpenuhi Complied	Pemberian insentif dibahas dalam Rapat Komite Nominasi dan Remunerasi menyangkut <i>budget</i> insentif, tanggal Pembayaran, serta syarat dan ketentuan insentif. Kebijakan Remunerasi diatur dalam Pedoman dan Kebijakan Penerapan Tata Kelola dalam pemberian Remunerasi No. SDM/003/1216 dan Standar Operasi Prosedur No. 107 Pemberian Remunerasi Bersifat Variabel dan Mekanisme <i>Malus</i> dan <i>Clawback</i>. The provision of incentives is discussed in the Nomination and Remuneration Committee's Meeting regarding the incentive budget, payment date, and the terms and conditions of the incentive. The Remuneration Policy is regulated in the Guidelines and Policy for Implementing Good Corporate Governance in Remuneration No. SDM/003/1216 and Standard Operating Procedure No. 107 on Variable Remuneration and Malus and Clawback Mechanisms.
V. KETERBUKAAN INFORMASI INFORMATION DISCLOSURE			
8. Meningkatkan Pelaksanaan Keterbukaan Informasi. Increasing the Implementation of Information Disclosure.			
a.	Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain situs web sebagai media keterbukaan informasi. The Public Company utilizes information technology more broadly, in addition to the website, as a media for information disclosure.	Terpenuhi Complied	Bank memanfaatkan platform media sosial, seperti Instagram, serta IDX Net dan Sistem Pelaporan Otoritas Jasa Keuangan sebagai sarana penyampaian informasi bagi para pemangku kepentingan. Selain itu, Layar ATM digunakan untuk menayangkan informasi produk yang ditawarkan, sementara <i>Call Center</i> berfungsi sebagai layanan pengaduan dan informasi. The Bank utilizes the social media platforms, such as Instagram, IDX Net, and Financial Services Authority Reporting System as means to convey information to stakeholders. In addition, Bank INA also utilizes ATM's screen to display the products information offered, while the Call Center serves as complaint and information service.



No.	Aspek/Prinsip/Rekomendasi Aspects/Principles/Recommendations	Status	Keterangan Description
b.	Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham perusahaan terbuka paling sedikit 5%, selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham perusahaan terbuka melalui Pemegang Saham Utama dan Pengendali. The Public Company's Annual Report discloses the ultimate beneficial owner of the Public Company's share ownership of at least 5%, in addition to the disclosure of the ultimate beneficial owner in the share ownership of Public Company through the Main and Controlling Shareholders.	Terpenuhi Complied	Informasi terkait Pemegang Saham Pengendali Terakhir Bank INA diungkapkan pada bagian Pemegang Saham Pengendali dan Pemegang Saham Pengendali Akhir Bab Profil Perusahaan dalam Laporan Tahunan ini. Information regarding the Ultimate Shareholder of Bank INA is disclosed in the Controlling and Ultimate Shareholder section of the Company Profile Chapter in this Annual Report.

Struktur dan Hubungan GCG [ESG-G.03]

GCG Structure and Relationship

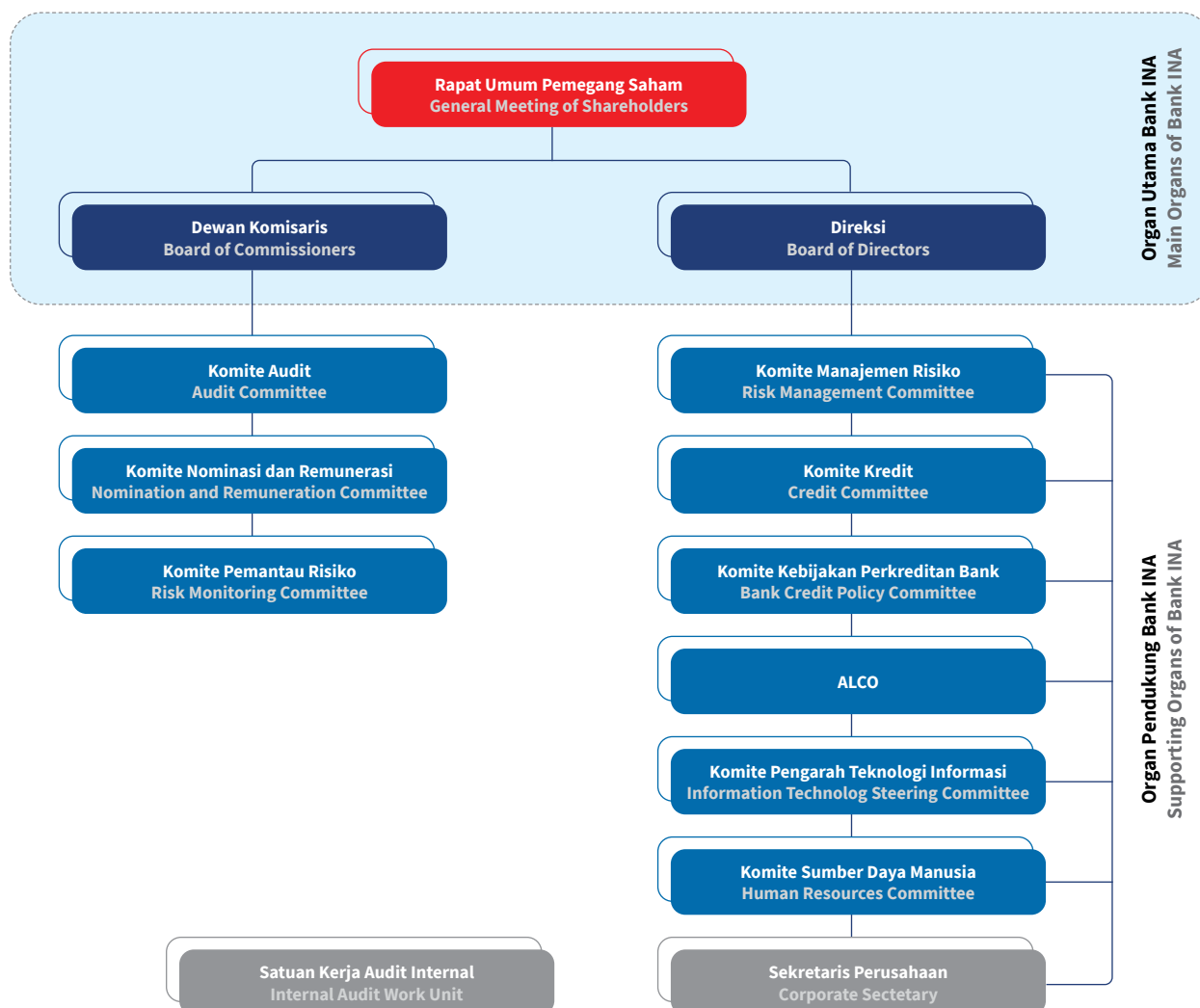
Bank INA membentuk struktur GCG untuk menunjukkan komitmennya dalam menerapkan prinsip-prinsip GCG, terutama dalam hal transparansi dan akuntabilitas. Struktur ini juga memastikan bahwa kebijakan yang berlaku dipatuhi dengan baik. Penerapan struktur GCG berpedoman pada Undang-Undang

Bank INA established a GCG structure to show its commitment in implementing the GCG principles, especially in terms of transparency and accountability. This structure also ensures that the applicable policies are properly adhered. The implementation of GCG structure refers to the Law of the Republic of Indonesia



Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas, yang digambarkan sebagai berikut.

No. 40 of 2007 concerning Limited Liability Companies, described as follows.



Berdasarkan struktur GCG Bank, organ utama terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi. RUPS sebagai organ tertinggi memiliki kewenangan yang tidak dapat dialihkan, sementara Dewan Komisaris berperan dalam pengawasan dan Direksi dalam pengelolaan operasional.

Based on the Bank's GCG structure, the main organs consist of the General Meeting of Shareholders (GMS), Board of Commissioners, and Board of Directors. As the highest organ, GMS has an authority that cannot be delegated, while Board of Commissioners supervises and Board of Directors manages the operations.

Untuk menjaga keseimbangan tata kelola, Bank menerapkan pemisahan peran antara Komisaris Utama dan Direktur Utama. Komisaris Utama bertanggung jawab atas pengawasan arah strategis dan kepatuhan terhadap tata kelola, sedangkan Direktur Utama menjalankan strategi serta operasional Bank. Dewan Komisaris dan Direksi juga memiliki wewenang membentuk organ pendukung guna memperkuat pelaksanaan tugas dan tanggung jawabnya, memastikan tata kelola yang transparan, akuntabel, dan berkelanjutan.

To maintain governance balance, the Bank segregates the roles between of President Commissioner and President Director. The President Commissioner is responsible to supervise the strategic direction and governance compliance, while the President Director executes Bank's strategies and operations. The Board of Commissioners and Board of Directors also have the authority to establish supporting organs to improve the implementation of their duties and responsibilities, ensuring a transparent, accountable, and sustainable governance.

Sebagai bagian dari komitmen terhadap efektivitas GCG, Bank secara berkala mengevaluasi kebijakan internal agar tetap relevan dengan dinamika industri dan perkembangan bisnis. Berikut adalah kebijakan internal yang telah ditetapkan.

As a part of the commitment to GCG effectiveness, the Bank periodically evaluate the internal policies to remain relevant with the industry dynamics and business developments. Following are the internal policies established.



Kebijakan Policy	Keterangan Remark
Kebijakan Pedoman Penerapan Tata Kelola Governance Implementation Guideline Policy	No. KSP/CSC/005/02/0424 tertanggal 16 April 2024. No. KSP/CSC/005/02/0424 dated April 16, 2024.
Kebijakan Sistem Pengendalian Internal Internal Control System Policy	- SOP Internal Control (SOP/ICU/114/05/0724) Efektif 2 September 2024. - Pedoman Internal Control (PED/ICU/009/05/0824) Efektif 2 September 2024 - Internal Control SOP (SOP/ICU/114/05/0724) Effective 2 September 2024. - Internal Control Guidelines (PED/ICU/009/05/0824) Effective 2 September 2024.
Pedoman Penanganan Pengaduan Konsumen terhadap Penyalahgunaan Produk/Layanan Bank Guidelines for Handling Consumer Complaints Regarding Misuse of Bank Products/Services	- SOP No. 115 Ver. 2.0 tanggal 31 Maret 2023 Penanganan Pengaduan Konsumen melalui Kantor Cabang. - Kebijakan No. KEB/DBO/018/03/0624 tentang Kebijakan Pelindungan, Penanganan, dan Penyelesaian Keluhan Nasabah. - Kebijakan No. KEB/DIB/252/00/0822 tentang Kebijakan dan Prosedur Layanan. - SOP No. 050 tentang Contact Center dan On Boarding. - SOP No. 115 Ver. 2.0 dated March 31, 2023 Customer Complaint Handling through Branch Office. - Policy No. KEB/DBO/018/03/0624 regarding Customer Protection, Handling, and Complaint Settlement Policy. - Policy No. KEB/DIB/252/00/0822 regarding Service Policies and Procedures. - SOP No. 050 Contact Center and On Boarding.
Kebijakan Kewenangan Memutus Kredit Credit Approval Authority Policy	Kebijakan Manajemen Persetujuan Kredit No. KEB/KSP/012/02/0624 tanggal 6 Juni 2024 yang dirubah sebagian dengan Kebijakan Batas Wewenang Memutus Kredit (BWMK) Direktorat Komersial Banking No. KEB/SMC-CRB-TRB-MIB/028/01/1024 tanggal 23 Oktober 2024, Kebijakan Batas Wewenang Memutus Kredit (BWMK) Segmen Consumer No. KEB/CLN/030/01/1024 tanggal 1 November 2024. Credit Approval Management Policy No. KEB/KSP/012/02/0624 dated June 6, 2024 partially amended by Limit of Authority to Decide on Credit (BWMK) Commercial Banking Directorate No. KEB/SMC-CRB-TRB-MIB/028/01/1024 dated October 23, 2024.
Pedoman Pengadaan Barang/Jasa Guidelines for Procurement of Goods/Services	- Kebijakan Pengadaan Barang dan Jasa No. UM/016/01/1221 tanggal 20 Desember 2021 dan perubahannya melalui Memo/KSP/024/0622 tanggal 20 Juni 2022 perihal Revisi Nilai Nominal Pengajuan Pengadaan Barang dan Jasa untuk Seleksi Vendor, serta Memo/KSP/045/0823 tanggal 8 Agustus 2023 perihal Revisi Persetujuan Pengajuan Barang dan Jasa. - SOP No. 108 Versi 3.0 tanggal 12 April 2023 Pengadaan Barang dan/atau Jasa TI. - Goods and Services Procurement Policy No. UM/016/01/1221 dated December 20, 2021 and its amendment through Memo/KSP/024/0622 dated June 20, 2022 on Revision of Nominal Value for Submission of Procurement of Goods and Services for Vendor Selection, and Memo/KSP/045/0823 dated August 8, 2023 on Revision for Approval of Submission of Goods and Services. - SOP No. 108 Version 3.0 dated April 12, 2023 Procurement of IT Goods and/or Services.

Rapat Umum Pemegang Saham

General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) merupakan forum utama bagi Pemegang Saham dalam mengambil keputusan strategis terkait kepentingan Bank. Selain itu, RUPS berfungsi sebagai sarana untuk mengevaluasi kinerja Dewan Komisaris dan Direksi. Pelaksanaan RUPS dilakukan secara berkala sesuai dengan peraturan perundang-undangan yang berlaku.

Bank melaksanakan RUPS dengan mengacu pada kebijakan dan peraturan berikut.

- Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas.
- Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 32/POJK.04/2014 tanggal 8 Desember 2014 tentang

The General Meeting of Shareholders (GMS) is the main forum for Shareholders to make important decisions related to the Bank's interests. The GMS also serves a means to evaluate the performance of the Board of Commissioners and Board of Directors. The GMS is held periodically in accordance with the applicable laws and regulations.

The Bank implements GMS by referring to the following policies and regulations.

- Law No. 40 of 2007 on Limited Liability Companies.
- Financial Services Authority Regulation No. 15/POJK.04/2020 on Amendments to Financial Services Authority Regulation No. 32/POJK.04/2014 dated December 8, 2014, on Plans and

Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka sebagaimana telah diubah dengan Peraturan Otoritas Jasa Keuangan No. 10/POJK.04/2017 tanggal 14 Maret 2017.

3. Peraturan Otoritas Jasa Keuangan No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka secara Elektronik.
4. Anggaran Dasar Bank.

Jenis RUPS

Sesuai dengan peraturan yang berlaku, RUPS terdiri atas 2 jenis, yaitu RUPS Tahunan dan RUPS Luar Biasa. RUPS Tahunan diselenggarakan paling lambat enam bulan setelah berakhirnya tahun buku. Sementara itu, RUPS Luar Biasa dapat diadakan sewaktu-waktu sesuai dengan kebutuhan mendesak dan kepentingan Bank.

Wewenang RUPS

RUPS memiliki wewenang sebagai berikut.

1. Mengevaluasi kinerja Dewan Komisaris dan Direksi.
2. Mengesahkan perubahan Anggaran Dasar.
3. Memberikan persetujuan atas Laporan Direksi, Laporan Tugas Pengawasan Dewan Komisaris, serta Laporan Keuangan Bank.
4. Menetapkan alokasi penggunaan laba.
5. Menunjuk dan menetapkan biaya jasa akuntan publik.
6. Menetapkan jumlah dan jenis kompensasi serta fasilitas pengurus.
7. Menyetujui Laporan Tahunan termasuk Laporan Keuangan dan Laporan Tugas Pengawasan Dewan Komisaris, serta memberikan pelunasan dan pembebasan tanggung jawab (*acquit et de charge*) kepada anggota Dewan Komisaris dan anggota Direksi atas tindakan pengurusan dan pengawasan yang telah dilakukannya.
8. Memberi kuasa dan wewenang kepada Direksi untuk menentukan dan membayar dividen final.
9. Mengambil keputusan-keputusan menyangkut struktur organisasi misalnya perubahan Anggaran Dasar, penggabungan, peleburan, pemisahan, pembubaran, dan likuidasi Bank.
10. Mengangkat dan/atau mengubah susunan anggota Dewan Komisaris dan Direksi.
11. Memutuskan remunerasi, penetapan gaji, tunjangan lain, serta honorarium Dewan Komisaris dan Direksi Bank.
12. Memberi persetujuan terhadap transaksi yang mengandung benturan kepentingan.
13. Memberikan kuasa dan kewenangan kepada Dewan Komisaris untuk menunjuk kantor akuntan publik (KAP) dengan memperhatikan rekomendasi dari Komite Audit.

Implementation of General Meeting of Shareholders of Public Companies as amended by Financial Services Authority Regulation No. 10/POJK.04/2017 dated March 14, 2017.

3. Financial Services Authority Regulation No. 16/POJK.04/2020 on Implementation of Electronic General Meeting of Shareholders of Public Companies.
4. Bank's Articles of Association.

Type of the GMS

In accordance with the applicable regulations, GMS consists of 2 types, namely Annual GMS and Extraordinary GMS. The Annual GMS is held at least six months after the end of the fiscal year. Meanwhile, the Extraordinary GMS can be held at any time following the urgent needs and Bank's interest.

GMS Authority

The GMS has the following authority.

1. Evaluating the performance of Board of Commissioners and Board of Directors.
2. Approving amendments to the Articles of Association.
3. Providing approval for the Board of Directors' Report, the Board of Commissioners' Supervisory Report, and the Bank's Financial Statements.
4. Appropriating the use of profits.
5. Appointing and determining fees for public accountant services.
6. Determining the amount and type of compensation as well as management facilities.
7. Approving the Annual Report including the Financial Statements and the Board of Commissioners' Supervisory Report, as well as granting release and discharge of responsibilities (*acquit et de charge*) to Board of Commissioners' members and Board of Directors' members for their management and supervisory actions.
8. Granting power and authority to the Board of Directors to determine and pay the final dividend.
9. Making decisions regarding the organizational structure such as amendments to the Articles of Association, merger, consolidation, spin-off, dissolution, and liquidation of the Bank.
10. Appointing and/or changing the composition of Board of Commissioners and Board of Directors.
11. Deciding on remuneration, determining salary, other allowances, and honorarium for the Board of Commissioners and Board of Directors of the Bank.
12. Giving approval to transactions that contain conflicts of interest.
13. Granting power and authority to the Board of Commissioners to appoint a public accounting firm (KAP) with due regard to recommendations from the Audit Committee.



Hak Pemegang Saham

Hak-hak yang dimiliki Pemegang Saham Bank, antara lain:

1. Menghadiri RUPS;
2. Mengusulkan agenda RUPS sesuai dengan ketentuan yang berlaku;
3. Memperoleh *release* materi RUPS selambatnya 28 hari sebelum RUPS;
4. Mendapatkan kesempatan untuk mengajukan pertanyaan dan/atau pendapat pada setiap agenda RUPS;
5. Memperoleh perlakuan yang sama dari perusahaan;
6. Memberikan suara dalam RUPS;
7. Mencalonkan kandidat anggota Dewan Komisaris dan/atau Direksi;
8. Mengangkat seorang anggota Dewan Komisaris dan/atau Direksi atau lebih untuk menambah jumlah anggota Dewan Komisaris dan/atau Direksi yang ada atau menggantikan anggota Dewan Komisaris dan/atau Direksi yang diberhentikan;
9. Memberhentikan anggota Dewan Komisaris dan anggota Direksi sewaktu-waktu sebelum mengakhiri masa jabatannya melalui RUPS;
10. Menerima pembayaran dividen sesuai dengan prosedur dan ketentuan yang berlaku; serta
11. Menjalankan hak dan/atau wewenang lain sesuai dengan Anggaran Dasar dan peraturan perundang-undangan yang berlaku, termasuk hak untuk ikut serta dalam hal pemberian kuasa penambahan modal, perubahan Anggaran Dasar Bank, dan pengalihan seluruh atau sebagian harta kekayaan yang menyebabkan penjualan perusahaan.

Ketentuan Penyelenggaraan RUPS

Bank menetapkan ketentuan penyelenggaraan RUPS sebagai berikut.

1. RUPS Tahunan dan RUPS Luar Biasa diselenggarakan dalam Bahasa Indonesia.
2. Sesuai ketentuan Pasal 23 ayat 1 butir a Anggaran Dasar Bank INA, RUPS akan dipimpin oleh seorang anggota Dewan Komisaris yang ditunjuk oleh Dewan Komisaris Bank.
3. Korum RUPS diatur pada Pasal 24 Anggaran Dasar Bank.
4. Semua acara RUPS dibahas dan dibicarakan secara berkesinambungan.
5. Setelah selesai pelaksanaan RUPS, Pimpinan RUPS akan memberikan kesempatan kepada para Pemegang Saham atau kuasanya untuk mengajukan pertanyaan, pendapat, usul atau saran sebelum diadakan pemungutan suara mengenai hal yang berhubungan dengan pelaksanaan RUPS yang dibicarakan.
6. Pihak yang berhak mengajukan pertanyaan dan/atau pendapat dalam pelaksanaan RUPS hanyalah para Pemegang Saham Bank atau kuasanya yang sah yang namanya tercatat dalam Daftar Pemegang Saham Bank sehari sebelum tanggal Pemanggilan RUPS.

Shareholders Rights

The rights of the Bank's Shareholders include, among others:

1. Attending the GMS;
2. Proposing the GMS agenda in accordance with the applicable regulations;
3. Obtaining material release of the GMS no later than 28 days before the GMS;
4. Having the opportunity to ask questions and/or provide opinions on each GMS agenda item;
5. Receiving equal treatment from the company;
6. Casting vote at the GMS;
7. Nominating candidates for members of the Board of Commissioners and/or Board of Directors;
8. Appointing one or more member(s) of the Board of Commissioners and/or Board of Directors to increase the number of existing members of the Board of Commissioners and/or Board of Directors or replace a dismissed member of the Board of Commissioners and/or Board of Directors;
9. Dismissing members of the Board of Commissioners and members of the Board of Directors at any time before their term of office ends through the GMS;
10. Receiving dividend payments in accordance with applicable procedures and provisions; and
11. Exercising other rights and/or authorities in accordance with the Articles of Association and applicable laws and regulations, including the right to participate in matters of authorization to increase capital, amend the Bank's Articles of Association, and transfer all or part of the assets leading to the sale of the company.

Provisions to Organize the GMS

The Bank stipulates the provisions to organize the GMS as follows.

1. Annual GMS and Extraordinary GMS are held in Indonesian.
2. In accordance with the provisions of Article 23 Paragraph 1 point a of Bank INA's Articles of Association, the GMS will be chaired by a member of the Board of Commissioners appointed by the Bank's Board of Commissioners.
3. The GMS quorum is regulated in Article 24 of the Bank's Articles of Association.
4. All GMS agendas are discussed on an ongoing basis.
5. After the GMS is convened, the GMS chairperson will provide an opportunity for the Shareholders or their proxies to ask questions, provide opinions, advice, or suggestions prior to voting on matters related to the implementation of the said GMS.
6. Parties entitled to ask questions and/or provide opinions at the GMS are only the Bank's Shareholders or their legal proxies whose names are recorded in the Bank's Shareholder Register the day before the date of the GMS Invitation.

7. Pertanyaan

- Para Pemegang Saham yang ingin mengajukan pertanyaan, dipersilahkan untuk mengangkat tangan dan mengisi formulir pertanyaan yang telah dibagikan. Petugas akan mengumpulkan formulir yang sudah diisi oleh penanya, yang mencantumkan nama, jumlah saham yang dimiliki atau diwakili, dan pertanyaan yang diajukan;
- Setelah penanya mengajukan pertanyaan melalui formulir, Pimpinan RUPS akan menjawab atau menanggapi; serta
- Pertanyaan yang akan dijawab adalah pertanyaan yang berkaitan langsung dengan pelaksanaan RUPS;

8. Hak Suara

- Hanya para Pemegang Saham Bank yang namanya tercatat dalam Daftar Pemegang Saham Bank sehari sebelum tanggal panggilan atau kuasanya yang berhak untuk mengeluarkan suara; serta
- Setiap saham memberikan hak kepada pemegangnya untuk mengeluarkan satu suara;

- Keputusan RUPS dilakukan dengan cara musyawarah untuk mufakat, apabila musyawarah untuk mufakat tidak tercapai, maka dilakukan pemungutan suara.

Tahapan pelaksanaan RUPS Tahunan dan RUPS Luar Biasa di Bank INA diuraikan sebagai berikut.

7. Question

- Shareholders who wish to ask questions are welcome to raise their hands and fill out the question forms that have been distributed. The officer will collect the form that has been filled in by the questioner, which includes the name, number of shares owned or represented, and the questions asked;
- After the questioner submits a question via the form, the GMS Chairperson will answer or respond to such; and
- The questions that will be answered are questions that are directly related to the implementation of the GMS;

8. Voting Rights

- Only the Bank's Shareholders whose names are recorded in the Bank's Shareholder Register the day before the date of the GMS Invitation or their proxies are entitled to vote; and
- Each share entitles the holder to one vote;

- GMS resolutions are adopted by deliberation to reach a consensus. If deliberation for consensus is not reached, then a vote is taken.

Stages of the implementation of the Annual GMS and Extraordinary GMS in Bank INA are described as follows.

Kegiatan Activity	Keterangan Remark	
Pemberitahuan Notification	Pemberitahuan mengenai rencana dan mata acara RUPS disampaikan kepada Otoritas Jasa Keuangan 5 hari kerja sebelum tanggal pengumuman RUPS kepada publik atau 44 hari kerja sebelum pelaksanaan RUPS.	Notification regarding the plan and agenda of the GMS is submitted to the Financial Services Authority 5 working days prior to the date of announcement of the GMS to the public or 44 working days prior to the holding of the GMS.
Pengumuman Announcement	Pengumuman RUPS disampaikan melalui situs web Bank, Bursa Efek Indonesia, dan Kustodian Sentral Efek Indonesia 14 hari sebelum tanggal Pengumuman RUPS atau 37 hari kerja sebelum penyelenggaraan RUPS. Bukti Pengumuman RUPS di surat kabar disampaikan kepada Otoritas Jasa Keuangan 2 hari kerja setelah pengumuman RUPS.	The GMS announcement is submitted through the website of the Bank, Indonesian Stock Exchange, and Indonesian Central Securities Depository 14 days prior to the date of the GMS Announcement or 37 working days prior to the holding of the GMS. Proof of announcement of the GMS in a newspaper is submitted to the Financial Services Authority 2 working days after the announcement of the GMS.
Pemanggilan Invitation	Pemanggilan RUPS disampaikan minimal melalui situs web Bank, Bursa Efek Indonesia, dan Kustodian Sentral Efek Indonesia 23 hari sebelum penyelenggaraan RUPS. Sementara itu, bukti pemanggilan RUPS disampaikan kepada Otoritas Jasa Keuangan 22 hari sebelum penyelenggaraan RUPS.	GMS invitation is submitted at least through the website of the Bank, Indonesia Stock Exchange, and Indonesian Central Securities Depository 23 days prior to the holding of the GMS. Meanwhile, proof of the GMS invitation is submitted to the Financial Services Authority 22 days prior to the holding of the GMS.
Penyelenggaraan Implementation	RUPS diadakan di Kantor Pusat Bank dengan ketentuan dihadiri oleh Pemegang Saham Independen yang mewakili ½ bagian dari jumlah seluruh saham dengan hak suara sah yang dimiliki oleh Pemegang Saham Independen.	The GMS is held at Head Office of the Bank, provided that it is attended by Independent Shareholders who represent ½ part of the total shares with valid voting rights owned by Independent Shareholders.
Ringkasan Risalah Summary of Minutes	Ringkasan risalah RUPS disampaikan melalui situs web Bank, Bursa Efek Indonesia, dan Kustodian Sentral Efek Indonesia 2 hari kerja setelah penyelenggaraan RUPS.	The summary of the GMS minutes is submitted through the website of the Bank, Indonesia Stock Exchange, and Indonesian Central Securities Depository 2 working days after the GMS is held.



Pelaksanaan RUPS Tahun 2024

Bank INA telah menyelenggarakan RUPS Tahunan pada 20 Juni 2024 serta 2 kali RUPS Luar Biasa, yaitu pada 15 Maret 2024 dan 20 Juni 2024. Seluruh RUPS dilaksanakan di Gedung Ariobimo Sentral Lt. 8, Jl. HR Rasuna Said Blok X-2, Kav. 5, Kuningan, Jakarta Selatan. Informasi lebih lanjut mengenai pelaksanaan RUPS Tahunan 2024 dapat dilihat pada tabel berikut.

Implementation of the 2024 GMS

Bank INA has held an Annual GMS on June 20, 2024 and 2 Extraordinary GMS, namely on March 15, 2024 and June 20, 2024. All of the GMS were held at the Ariobimo Sentral Building Lt. 8, Jl. HR Rasuna Said Blok X-2, Kav. 5, Kuningan, Jakarta Selatan. Further information regarding the implementation of the 2024 Annual GMS is available in the following table.

Peserta RUPS Luar Biasa 15 Maret 2024

Participants of Extraordinary GMS on 15 March 2024

Pengurus Bank Bank Management			
DEWAN KOMISARIS BOARD OF COMMISSIONERS			
Komisaris Utama Independen	: Inawaty Handojo	Independent President Commissioner	: Inawaty Handojo
Komisaris Independen	: Yohanes Santoso Wibowo	Independent Commissioner	: Yohanes Santoso Wibowo
Komisaris	: Josavia Rachman Ichwan	Commissioner	: Josavia Rachman Ichwan
DIREKSI BOARD OF DIRECTORS			
Direktur Utama	: Henry Koenafi	President Director	: Henry Koenafi
Wakil Direktur Utama	: Yulius Purnama Junaedi	Vice President Director	: Yulius Purnama Junaedi
Direktur Keuangan	: Kiung Hui Ngo	Director of Finance	: Kiung Hui Ngo
Direktur Manajemen Risiko dan Kepatuhan	: Adhiputra Tanoyo	Director of Risk Management and Compliance	: Adhiputra Tanoyo
Direktur Bisnis Retail dan Jaringan	: Yandy Ramadhani	Director of Retail Business and Network	: Yandy Ramadhani
Pemegang Saham Shareholders			
Dihadiri oleh 5.900.911.084 saham yang memiliki hak suara yang sah atau setara dengan 96,19% dari seluruh jumlah saham dengan hak suara yang sah yang telah dikeluarkan oleh Bank yang seluruhnya berjumlah 6.134.716.665 saham.			
Attended by 5,900,911,084 shares with valid voting rights or equivalent to 96.19% of the total number of shares with valid voting rights issued by the Bank, totaling 6,134,716,665 shares.			
Lembaga Penunjang Pasar Modal Capital Market Supporting Institutions			
Notaris	: Christina Dwi Utami, SH, MHum, MKn	Notary	: Christina Dwi Utami, SH, MHum, MKn
Biro Administrasi Efek	: PT Raya Saham Registra	Share Registrar	: PT Raya Saham Registra

Agenda RUPS Luar Biasa 15 Maret 2024

Agenda of Extraordinary GMS on 15 March 2024

1. Persetujuan Perubahan Susunan Direksi.	1. Approval of Changes in the Composition of the Board of Directors.
2. Persetujuan Perubahan Anggaran Dasar Bank.	2. Approval of Amendments to the Bank's Articles of Association

Keputusan dan Realisasi RUPS Luar Biasa 15 Maret 2024

Resolution and Realization of Extraordinary GMS on 15 March 2024

Keputusan Resolutions	Hasil Pemungutan Suara Voting Results	Realisasi Realization
MATA ACARA 1 AGENDA - ITEM 1		
1. Menyetujui dan mengangkat Ibu Dewi K. Prodjohartono sebagai Direktur Bank, berlaku efektif terhitung sejak diperolehnya persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (<i>fit and proper test</i>) dan memenuhi peraturan dan perundang-undangan yang berlaku sampai dengan ditutupnya RUPS Tahunan Bank yang akan diselenggarakan pada tahun 2024, dengan tidak mengurangi hak RUPS untuk memberhentikannya sewaktu-waktu. Pengangkatan tersebut menjadi batal apabila yang bersangkutan tidak mendapat persetujuan atas penilaian kemampuan dan kepatutan (<i>fit and proper test</i>) dari Otoritas Jasa Keuangan, dan untuk itu tidak diperlukan keputusan dari RUPS Bank kembali.	Disetujui oleh 96,67% Pemegang Saham yang hadir.	Telah direalisasikan sepenuhnya.

Keputusan Resolutions	Hasil Pemungutan Suara Voting Results	Realisasi Realization
2. Menetapkan susunan Direksi Bank sebagai berikut. Direksi Direktur Utama : Henry Koenafi Wakil Direktur Utama : Yulius Purnama Junaedi Direktur Keuangan : Kiung Hui Ngo Direktur Manajemen Risiko dan Kepatuhan : Adhiputra Tanoyo Direktur Bisnis <i>Retail</i> dan Jaringan : Yandy Ramadhani Direktur Komersial <i>Banking</i> : Dewi K. Prodjohartono¹⁾ ¹⁾Pengangkatan sebagai Direktur berlaku efektif sejak memperoleh persetujuan dari Otoritas Jasa Keuangan atas penilaian dan kepatutan (<i>fit and proper test</i>) dan memenuhi peraturan perundang-undangan yang berlaku. 3. Memberikan kuasa kepada Direksi, dengan hak substitusi, baik sendiri-sendiri maupun bersama-sama, untuk melakukan segala tindakan yang diperlukan sehubungan dengan pengangkatan anggota Direksi Bank, termasuk namun tidak terbatas untuk menuangkan/menyatakan keputusan mengenai susunan anggota Direksi dalam akta-akta yang dibuat di hadapan Notaris, setelah memperoleh persetujuan atas penilaian kemampuan dan kepatutan (<i>fit and proper</i>) dari Otoritas Jasa Keuangan, dan selanjutnya memberitahukannya pada pihak yang berwenang, serta melakukan semua dan setiap tindakan yang diperlukan sehubungan dengan keputusan tersebut sesuai peraturan perundangan yang berlaku. 1. Approved and appointed Mrs. Dewi K. Prodjohartono as the Director of the Bank, effective upon obtaining approval from the Financial Services Authority for the fit and proper test and compliance with applicable laws and regulations until the closing of the Bank's Annual GMS which will be held in 2024, without prejudice to the GMS's right to dismiss her at any time. The appointment will be canceled if the person concerned does not receive approval for the fit and proper test from the Financial Services Authority, and for this reason a decision from the Bank's GMS is not required. 2. Determined the composition of the Bank's Board of Directors as follows. Board of Directors President Director : Henry Koenafi Vice President Director : Yulius Purnama Junaedi Director of Finance : Kiung Hui Ngo Director of Risk Management and Compliance : Adhiputra Tanoyo Director of Retail Business and Network : Yandy Ramadhani Director of Commercial Banking : Dewi K. Prodjohartono¹⁾ ¹⁾Reappointment as a Directors is effective upon obtaining approval from the Financial Services Authority for the fit and proper test and compliance with applicable laws and regulations. 3. Granted power to the Board of Directors, with substitution right, either individually or jointly, to take all necessary actions in connection with the reappointment of members of the Bank's Board of Directors, including but not limited to declaring/stating resolution regarding the composition of the members of the Bank's Board of Directors in deeds drawn up before a Notary, after obtaining approval for the fit and proper test from Financial Services Authority, and subsequently notifying it to the competent authorities, as well as taking all and any necessary actions required in connection with such resolutions in accordance with applicable laws and regulations.		
	Approved by 96.67% of Shareholders present.	Has been fully realized.
MATA ACARA 2 AGENDA - ITEM 2 1. Menyetujui dan mengubah Pasal 14 ayat 3 Anggaran Dasar Bank, sebagaimana telah dijelaskan dalam Rapat. 2. Memberikan wewenang dan kuasa kepada Direksi Bank, dengan hak substitusi, untuk melakukan segala dan setiap tindakan yang diperlukan sehubungan keputusan tersebut, termasuk tetapi tidak terbatas untuk menyatakan/menuangkan keputusan tersebut dalam akta-akta yang dibuat di hadapan Notaris, untuk mengubah, menyesuaikan dan/atau menyusun kembali ketentuan Pasal 14 ayat 3 Anggaran Dasar Bank atau Pasal 14 Anggaran Dasar Bank secara keseluruhan, sebagaimana disyaratkan oleh serta sesuai dengan ketentuan perundang-undangan yang berlaku, yang selanjutnya untuk menyampaikan pemberitahuan atas keputusan rapat ini dan/atau perubahan Anggaran Dasar Bank dalam keputusan rapat ini kepada instansi yang berwenang, serta melakukan semua dan setiap tindakan yang diperlukan, sesuai dengan peraturan perundang-undangan yang berlaku.		
	Disetujui oleh 96,67% Pemegang Saham yang hadir.	Telah direalisasikan sepenuhnya.



Keputusan Resolutions	Hasil Pemungutan Suara Voting Results	Realisasi Realization
- Approved and amended Article 14 paragraph 3 of the Bank's Articles of Association as explained in the Meeting. - Granted authority and power to the Bank's Board of Directors, with substitution right, to take all and any necessary actions in connection with the resolution, including but not limited to declaring/stating the resolution in deeds drawn up before a Notary, to amend, adjust and/or rearrange the provisions of Article 14 paragraph 3 of the Bank's Articles of Association or Article 14 of Bank's Articles of Association as a whole, as required by and in accordance with the prevailing laws and regulations, and subsequently notifying the resolution of this meeting and/or the amendment to the Bank's Articles of Association in this meeting resolution to the competent authorities, as well as taking all and any necessary actions required, in accordance with applicable laws and regulations.	Approved by 96.67% of Shareholders present.	Has been fully realized.

Peserta RUPS Tahunan dan RUPS Luar Biasa 20 Juni 2024

Participants of the Annual GMS and Extraordinary GMS on 20 June 2024

Pengurus Bank Bank Management			
DEWAN KOMISARIS BOARD OF COMMISSIONERS			
Komisaris Utama Independen	: Inawaty Handojo	Independent President Commissioner	: Inawaty Handojo
Komisaris Independen	: Yohanes Santoso Wibowo	Independent Commissioner	: Yohanes Santoso Wibowo
Komisaris	: Josavia Rachman Ichwan	Commissioner	: Josavia Rachman Ichwan
DIREKSI BOARD OF DIRECTORS			
Direktur Utama	: Henry Koenafi	President Director	: Henry Koenafi
Wakil Direktur Utama	: Yulius Purnama Junaedi	Vice President Director	: Yulius Purnama Junaedi
Direktur Keuangan	: Kiung Hui Ngo	Director of Finance	: Kiung Hui Ngo
Direktur Manajemen Risiko dan Kepatuhan	: Adhiputra Tanoyo	Director of Risk Management and Compliance	: Adhiputra Tanoyo
Direktur Bisnis Retail dan Jaringan	: Yandy Ramadhani	Director of Retail Business and Network	: Yandy Ramadhani
Direktur Komersial Banking	: Dewi K. Prodjohartono	Director of Commercial Banking	: Dewi K. Prodjohartono
Pemegang Saham Shareholders			
Dihadiri oleh 5.901.158.660 saham yang memiliki hak suara yang sah atau setara dengan 96,19% dari seluruh jumlah saham dengan hak suara yang sah yang telah dikeluarkan oleh Bank yang seluruhnya berjumlah 6.134.716.665 saham. Attended by 5,901,158,660 shares with valid voting rights or equivalent to 96.19% of the total number of shares with valid voting rights issued by the Bank, totaling 6,134,716,665 shares.			
Lembaga Penunjang Pasar Modal Capital Market Supporting Institutions			
Notaris	: Gatot Widodo, SE, SH, MKn	Notary	: Gatot Widodo, SE, SH, MKn
Biro Administrasi Efek	: PT Raya Saham Registra	Share Registrar	: PT Raya Saham Registra
Kantor Akuntan Publik	: Purwanto, Sungkoro & Surja (a member firm of Ernst & Young)	Public Accounting Firm	: Purwanto, Sungkoro & Surja (a member firm of Ernst & Young)

Agenda RUPS Tahunan dan RUPS Luar Biasa 20 Juni 2024

Agenda of the Annual GMS and EGMS on 20 June 2024

RUPS Tahunan 20 Juni 2024 Annual GMS June 20, 2024	
- Persetujuan dan pengesahan atas Laporan Tahunan, termasuk Laporan Keuangan dan Laporan Tugas Pengawasan Dewan Komisaris Bank untuk tahun buku 2023 serta memberikan pelunasan dan pembebasan tanggung jawab (<i>acquitt et de charge</i>) kepada anggota Direksi atas tindakan pengurusan dan kepada anggota Dewan Komisaris Bank atas tindakan pengawasan yang dilakukan selama tahun buku 2023. - Penetapan penggunaan laba bersih Bank untuk tahun buku 2023. - Penetapan gaji dan tunjangan dan/atau penghasilan lain bagi anggota Direksi serta honorarium dan/atau tunjangan anggota Dewan Komisaris Perseroan untuk tahun buku 2024.	- Approval and ratification of the Annual Report, including the Financial Statements and the Supervisory Report of the Bank's Board of Commissioners for the 2023 financial year, as well as granting release and discharge of responsibilities (<i>acquitt et de charge</i>) to the Board of Directors' members for the management and the Bank's Board of Commissioners' members for their supervisory actions carried out throughout the 2023 financial year. - Appropriation of the use of the Bank's net income for 2023 the financial year. - Determination of salaries and allowances and/or other income for members of the Board of Directors and honorarium and/or allowances for members of the Bank's Board of Commissioners for the 2024 financial year.

4. Penunjukan akuntan publik dan kantor akuntan publik terdaftar yang akan memeriksa Laporan Keuangan Bank untuk tahun buku 2024 dan persetujuan penetapan besarnya honorarium akuntan publik serta syarat lain dalam penunjukan tersebut. 5. Persetujuan pengangkatan kembali anggota Direksi dan Dewan Komisaris Bank. 6. Laporan Pertanggungjawaban Realisasi Penggunaan Dana Hasil Penawaran Umum Terbatas (PUT) IV.	4. Appointment of public accountant and a registered public accounting firm to audit the Bank's Financial Statements for the 2024 financial year and approval of the determination of the honorarium and other terms of the appointment. 5. Approval of the reappointment of members of the Bank's Board of Directors and Board of Commissioners. 6. Accountability report on the Realization of the use of Proceeds from Limited Public Offering (PUT) IV.

RUPS Luar Biasa 20 Juni 2024
Extraordinary GMS June 20, 2024

Persetujuan Perubahan Anggaran Dasar Bank.

Approval of Amendments to the Bank's Articles of Association.

Keputusan dan Realisasi RUPS Tahunan 20 Juni 2024
Resolution and Realization of the Annual GMS on 20 June 2024

Keputusan Resolutions	Hasil Pemungutan Suara Voting Results	Realisasi Realization
MATA ACARA 1		
AGENDA - ITEM 1		
1. Menerima baik dan menyetujui Laporan Tahunan Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2023, termasuk Laporan Direksi dan Laporan Tugas Pengawasan Dewan Komisaris Bank. 2. Menerima baik dan menyetujui serta mengesahkan Laporan Keuangan Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2023 yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja (<i>a member firm of Ernst & Young</i>) dengan opini audit tanpa modifikasi (dahulu wajar tanpa pengecualian) sesuai dengan Laporan No. 00465/2.1032/AU.1/07/1008-1/1/III/2024, tanggal 30 Maret 2024. Dengan demikian, membebaskan anggota Direksi dan Dewan Komisaris Bank dari tanggung jawab dan segala tanggungan (<i>acquit et de charge</i>) atas tindakan pengurusan dan pengawasan yang Direksi dan Dewan Komisaris jalankan selama tahun buku 2023, sepanjang tindakan-tindakan mereka tercantum dalam neraca dan Laporan Laba Rugi Bank tahun buku 2023.	Disetujui oleh 100% Pemegang Saham yang hadir.	Telah direalisasikan sepenuhnya.
1. Accepted and approved the Bank's Annual Report for the financial year ending December 31, 2023, including the Board of Directors' Report and the Bank's Board of Commissioners' Supervisory Report. 2. Accepted, approved, and ratified the Bank's Financial Statements for the financial year ending December 31, 2023, which have been audited by Public Accounting Firm Purwantono, Sungkoro & Surja (<i>a member firm of Ernst & Young</i>) with an Unmodified Audit Opinion (formerly Unqualified) in line with Report No. 00465/2.1032/AU.1/07/1008-1/1/III/2024, dated March 30, 2024. Thus, releasing members of the Bank's Board of Commissioners and Board of Directors from responsibility and all liabilities (<i>acquit et de charge</i>) on the management and supervisory actions carried out by the Board of Directors and Board of Commissioners throughout the 2023 financial year, provided that their actions are listed in the Bank's Balance Sheet and Profit and Loss for the 2023 financial year.	Approved by 100% of Shareholders present.	Has been fully realized.
MATA ACARA 2		
AGENDA - ITEM 2		
Menyetujui dan menetapkan penggunaan laba bersih Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2023, akan digunakan untuk pengembangan usaha Bank, dengan rincian sebagai berikut. 1. Sebesar Rp41.575.272.054,- dibukukan sebagai pembentukan dana cadangan umum, guna memenuhi ketentuan Pasal 70 Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas dan Pasal 21 Anggaran Dasar Bank. 2. Sisanya sebesar Rp166.301.088.216,- akan dibukukan sebagai laba ditahan. Dengan demikian Bank tidak memberikan dividen untuk tahun buku 2023.	Disetujui oleh 100% Pemegang Saham yang hadir.	Telah direalisasikan sepenuhnya.
Approved and appropriated the use of the Bank's net income for the financial year ending December 31, 2023, which will be used for the Bank's business development, with the following details. 1. An amount of Rp41,575,272,054 will be recorded as a general reserve, in order to comply with the provisions of Article 70 of Law No. 40 of 2007 on Limited Liability Company and Article 21 of the Bank's Articles of Association. 2. The remaining amount of Rp166,301,088,216 will be recorded as retained earnings. Thus, the Bank does not distribute dividends for the 2023 financial year.	Approved by 100% of Shareholders present.	Has been fully realized.



Keputusan Resolutions	Hasil Pemungutan Suara Voting Results	Realisasi Realization
MATA ACARA 3 AGENDA - ITEM 3		
1. Menyetujui memberi kuasa dan wewenang kepada wakil Pemegang Saham Bank, yaitu PT Indolife Pensionsama untuk menetapkan besarnya honorarium anggota Dewan Komisaris untuk tahun 2024, dengan mempertimbangkan rekomendasi dari Komite Remunerasi dan Nominasi tertanggal 23 April 2024. 2. Menyetujui pelimpahan wewenang kepada Pemegang Saham Pengendali Bank untuk menetapkan besarnya gaji dan tunjangan para anggota Direksi untuk tahun 2024, dengan mempertimbangkan rekomendasi dari Komite Remunerasi dan Nominasi tertanggal 23 April 2024.	Disetujui oleh 100% Pemegang Saham yang hadir.	Telah direalisasikan sepenuhnya.
1. Approved to give power and authority to representatives of the Bank's Shareholders, namely PT Indolife Pensionsama to determine the honorarium amount for members of the Board of Commissioners for 2024, by considering recommendations from the Remuneration and Nomination Committee dated April 23, 2024. 2. Approved the delegation of authority to the Bank's Controlling Shareholders to determine the amount of salaries and allowances for members of the Board of Directors for 2024, by considering by considering recommendations from the Remuneration and Nomination Committee dated April 23, 2024.	Approved by 100% of Shareholders present.	Has been fully realized.
MATA ACARA 4 AGENDA - ITEM 4		
Menyetujui pelimpahan wewenang dan pemberian kuasa kepada Dewan Komisaris untuk menunjuk akuntan publik dan/atau kantor akuntan publik yang akan memeriksa Laporan Keuangan Bank untuk tahun buku 2024, oleh karena sedang dipertimbangkan dan dievaluasi untuk penunjukan akuntan publik dan/atau kantor akuntan publik lebih lanjut, dengan memperhatikan rekomendasi dari Komite Audit, serta menetapkan honorarium akuntan publik dan/atau kantor akuntan publik tersebut serta persyaratan lain penunjukannya, termasuk pemberhentian maupun menunjuk penggantinya.	Disetujui oleh 99.99% Pemegang Saham yang hadir.	Telah direalisasikan sepenuhnya.
Approved the delegation of authority and granting of power to the Board of Commissioners to appoint a public accountant and/or public accounting firm that will audit the Bank's Financial Statements for the 2024 financial year, due to under consideration and evaluation for further appointment of a public accountant and/or public accounting firm, by considering recommendations from the Audit Committee, as well as determining the honorarium for the public accountant and/or public accounting firm as well as other requirements for the appointment, including dismissal or appointing a replacement.	Approved by 99.99% of Shareholders present.	Has been fully realized.
MATA ACARA 5 AGENDA - ITEM 5		
1. Mengangkat kembali: Dewan Komisaris Komisaris Utama Independen : Inawaty Handojo Komisaris Independen : Yohanes Santoso Wibowo Komisaris : Josavia Rachman Ichwan Direksi Direktur Utama : Henry Koenafi Wakil Direktur Utama : Yulius Purnama Junaedi Direktur Keuangan : Kiung Hui Ngo Direktur Manajemen Risiko dan Kepatuhan : Adhiputra Tanoyo Direktur Bisnis Retail dan Jaringan : Yandy Ramadhani Direktur Komersial Banking : Dewi K. Prodjohartono Untuk masa jabatan selama 3 tahun, terhitung sejak ditutupnya rapat ini sampai dengan ditutupnya RUPS Tahunan Bank pada tahun 2027, dengan tidak mengurangi hak RUPS untuk memberhentikannya (mereka) sewaktu-waktu. 2. Menetapkan susunan Direksi dan Dewan Komisaris Bank adalah sebagai berikut. Dewan Komisaris Komisaris Utama Independen : Inawaty Handojo Komisaris Independen : Yohanes Santoso Wibowo Komisaris : Josavia Rachman Ichwan Direksi Direktur Utama : Henry Koenafi Wakil Direktur Utama : Yulius Purnama Junaedi Direktur Keuangan : Kiung Hui Ngo Direktur Manajemen Risiko dan Kepatuhan : Adhiputra Tanoyo Direktur Bisnis Retail dan Jaringan : Yandy Ramadhani Direktur Komersial Banking : Dewi K. Prodjohartono	Disetujui oleh 100% Pemegang Saham yang hadir.	Telah direalisasikan sepenuhnya.

Keputusan Resolutions	Hasil Pemungutan Suara Voting Results	Realisasi Realization
Memberikan kuasa kepada Direksi, dengan hak substitusi, baik sendiri-sendiri maupun bersama-sama, untuk melakukan segala tindakan yang diperlukan sehubungan dengan pengangkatan kembali anggota Direksi dan Dewan Komisaris Bank, termasuk namun tidak terbatas untuk menuangkan/menyatakan keputusan mengenai susunan anggota Direksi dan Dewan Komisaris Bank dalam akta-akta yang dibuat di hadapan Notaris, termasuk menuangkan/menyatakan susunan Direksi dan Dewan Komisaris Bank dan selanjutnya memberitahukannya pada pihak yang berwenang, serta melakukan semua dan setiap tindakan yang diperlukan sehubungan dengan keputusan tersebut sesuai peraturan perundangan yang berlaku. 1. Reappointed: Board of Commissioners Independent President Commissioner : Inawaty Handojo Independent Commissioner : Yohanes Santoso Wibowo Commissioner : Josavia Rachman Ichwan Board of Directors President Director : Henry Koenafi Vice President Director : Yulius Purnama Junaedi Director of Finance : Kiung Hui Ngo Director of Risk Management and Compliance : Adhiputra Tanoyo Director of Retail Business and Network : Yandy Ramadhani Director of Commercial Banking : Dewi K. Prodjohartono For a term of office of 3 years, starting from the closing of this meeting until the closing of the Bank's 2027 Annual GMS, without prejudice to the GMS's right to dismiss (them) at any time. 2. Determined the composition of the Bank's Board of Directors and Board of Commissioners as follows. Board of Commissioners Independent President Commissioner : Inawaty Handojo Independent Commissioner : Yohanes Santoso Wibowo Commissioner : Josavia Rachman Ichwan Board of Directors President Director : Henry Koenafi Vice President Director : Yulius Purnama Junaedi Director of Finance : Kiung Hui Ngo Director of Risk Management and Compliance : Adhiputra Tanoyo Director of Retail Business and Network : Yandy Ramadhani Director of Commercial Banking : Dewi K. Prodjohartono 3. Granted power to the Board of Directors, with substitution right, either individually or jointly, to take all necessary actions in connection with the reappointment of members of the Bank's Board of Directors and Board of Commissioners, including but not limited to declaring/ stating resolution regarding the composition of the members of the Bank's Board of Directors and Board of Commissioners in deeds drawn up before a Notary, including declaring/ stating the composition of the Bank's Board of Directors and Board of Commissioners and subsequently notifying it to the competent authorities, as well as taking all and any necessary actions required in connection with such resolutions in accordance with applicable laws and regulations.	Approved by 100% of Shareholders present.	Has been fully realized.
MATA ACARA 6 AGENDA - ITEM 6		
Mata acara ini bersifat laporan dan tidak memerlukan persetujuan rapat. This agenda item is a report and does not require meeting approval.	Tidak ada pemungutan suara. No voting.	Telah direalisasikan sepenuhnya. Has been fully realized.



Keputusan dan Realisasi RUPS Luar Biasa 20 Juni 2024

Resolution and Realization of Extraordinary GMS on 20 June 2024

Keputusan Resolutions	Hasil Pemungutan Suara Voting Results	Realisasi Realization
MATA ACARA 1 AGENDA - ITEM 1		
1. Menyetujui perubahan Anggaran Dasar Bank sebagaimana telah dijelaskan dalam Rapat. 2. Menyetujui untuk memberikan wewenang dan kuasa kepada Direksi Bank, baik sendiri-sendiri maupun bersama-sama dengan hak substitusi untuk melakukan segala dan setiap tindakan yang diperlukan sehubungan dengan keputusan tersebut, termasuk tetapi tidak terbatas untuk menyatakan/menuangkan keputusan tersebut dalam akta-akta yang dibuat di hadapan Notaris, untuk mengubah dan/atau menyusun kembali seluruh ketentuan Anggaran Dasar Bank sesuai keputusan tersebut sebagaimana yang disyaratkan oleh serta sesuai dengan ketentuan perundang-undangan yang berlaku, yang selanjutnya untuk mengajukan permohonan persetujuan dan/atau menyampaikan pemberitahuan atas keputusan rapat ini dan/atau perubahan Anggaran Dasar Bank dalam keputusan rapat ini kepada instansi yang berwenang, serta melakukan semua dan setiap tindakan yang diperlukan sesuai dengan peraturan perundang-undangan yang berlaku.	Disetujui oleh 99,86% Pemegang Saham yang hadir.	Telah direalisasikan sepenuhnya.
1. Approved the amendment of the Bank's Articles of Association as explained in the Meeting. 2. Approved to grant authority and power to the Bank's Board of Directors, either individually or jointly, with substitution right, to take all and any necessary actions in connection with the resolution, including but not limited to declaring/stating the resolution in deeds drawn up before a Notary, to amend and/or rearrange the provisions of the Bank's Articles of Association as a whole, as required by and in accordance with the prevailing laws and regulations, and subsequently submitting a request for approval and/or notifying the resolution of this meeting and/or the amendment to the Bank's Articles of Association in this meeting resolution to the competent authorities, as well as taking all and any necessary actions required in accordance with applicable laws and regulations.	Approved by 99.86% of Shareholders present.	Has been fully realized.

Keputusan dan Realisasi atas Keputusan RUPS Tahunan dan Luar Biasa 2023

Resolutions and Realization of the 2023 Annual and Extraordinary GMS Resolutions

Keputusan dan Realisasi RUPS Tahunan 16 Juni 2023

Resolutions and Realization of the Annual GMS dated June 16, 2023

Keputusan Resolutions	Hasil Pemungutan Suara Voting Results	Realisasi Realization
MATA ACARA 1 AGENDA - ITEM 1		
1. Menerima dengan baik dan menyetujui Laporan Tahunan Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2022, termasuk Laporan Direksi dan Laporan Tugas Pengawasan Dewan Komisaris Bank. 2. Menerima dengan baik dan menyetujui serta mengesahkan Laporan Keuangan Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2022 yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja (<i>a member firm of Ernst & Young</i>) dengan opini audit tanpa modifikasi (dahulu wajar tanpa pengecualian) sesuai dengan Laporan No. 00474/2.1032/AU.1/07/1681-3/1/III/2023, tanggal 30 Maret 2023. Dengan demikian, membebaskan anggota Direksi dan Dewan Komisaris Bank dari tanggung jawab dan segala tanggungan (<i>acquitted de charge</i>) atas tindakan pengurusan dan pengawasan yang Direksi dan Dewan Komisaris jalankan selama tahun buku 2022, sepanjang tindakan-tindakan mereka tercantum dalam neraca dan laporan laba rugi Bank tahun buku 2022.	Disetujui oleh 100% Pemegang Saham yang hadir.	Telah direalisasikan sepenuhnya.
1. Accepted and approved the Bank's Annual Report for the financial year ending December 31, 2022, including the Board of Directors' Report and the Bank's Board of Commissioners' Supervisory Report. 2. Accepted, approved, and ratified the Bank's Financial Statements for the financial year ending December 31, 2022, which have been audited by the Public Accounting Firm Purwantono, Sungkoro & Surja (<i>a member firm of Ernst & Young</i>) with an Unmodified Audit Opinion (formerly Unqualified) in accordance with Report No. 00474/2.1032/AU.1/07/1681-3/1/III/2023, dated March 30, 2023. Thus, releasing members of the Bank's Board of Commissioners and Board of Directors from responsibility and all liabilities (<i>acquitted de charge</i>) on the supervisory and management actions carried out by the Board of Commissioners and the Board of Directors during the 2022 financial year, provided that their actions are listed in the Bank's Balance Sheet and Profit and Loss for the 2022 financial year.	Approved by 100% of Shareholders present.	Has been fully realized.

Keputusan Resolutions	Hasil Pemungutan Suara Voting Results	Realisasi Realization
MATA ACARA 2 AGENDA - ITEM 2		
Menyetujui dan menetapkan penggunaan laba bersih Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2022, akan digunakan untuk pengembangan usaha Bank dengan rincian sebagai berikut. 1. Sebesar Rp31.409.485.087,- dibukukan sebagai pembentukan dana cadangan umum, guna memenuhi ketentuan Pasal 70 Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas dan Pasal 21 Anggaran Dasar Bank. 2. Sisanya sebesar Rp125.637.940.346,- akan dibukukan sebagai laba ditahan. Approved and appropriated the use of the Bank's net income for the financial year ending December 31, 2022, which will be used for the Bank's business development, with the following details. 1. An amount of Rp31,409,485,087 will be recorded as a general reserve, in order to comply with the provisions of Article 70 of Law No. 40 of 2007 on Limited Liability Companies and Article 21 of the Bank's Articles of Association. 2. The remaining amount of Rp125,637,940,346 will be recorded as retained earnings.	Disetujui oleh 100% Pemegang Saham yang hadir. Approved by 100% of Shareholders present.	Telah direalisasikan sepenuhnya. Has been fully realized.
MATA ACARA 3 AGENDA - ITEM 3		
1. Menyetujui memberi kuasa dan wewenang kepada wakil Pemegang Saham Bank, yaitu PT Indolife Pensiortama untuk menetapkan besarnya honorarium anggota Dewan Komisaris untuk tahun 2023. 2. Melimpahkan wewenang kepada Dewan Komisaris Bank untuk menetapkan besar gaji dan tunjangan para anggota Direksi untuk tahun 2023. 1. Approved to give power and authority to representatives of the Bank's Shareholders, namely PT Indolife Pensiortama, to determine the honorarium amount for members of the Board of Commissioners for 2023. 2. To delegate authority to the Bank's Board of Commissioners to determine the amount of salaries and allowances for members of the Board of Directors for 2023.	Disetujui oleh 100% Pemegang Saham yang hadir. Approved by 100% of Shareholders present.	Telah direalisasikan sepenuhnya. Has been fully realized.
MATA ACARA 4 AGENDA - ITEM 4		
Menyetujui pelimpahan wewenang dan pemberian kuasa kepada Dewan Komisaris untuk menunjuk akuntan publik dan/atau kantor akuntan publik yang akan memeriksa Laporan Keuangan Bank untuk tahun buku 2023, oleh karena sedang dipertimbangkan dan dievaluasi untuk penunjukan akuntan publik dan/atau kantor akuntan publik lebih lanjut, dengan memperhatikan rekomendasi dari Komite Audit, serta menetapkan honorarium akuntan publik dan/atau kantor akuntan publik tersebut serta persyaratan lain penunjukannya, termasuk pemberhentian maupun menunjuk penggantinya. Approved the delegation of authority and granting of power to the Board of Commissioners to appoint a public accountant and/or public accounting firm that will audit the Bank's Financial Statements for the 2023 financial year, due to under consideration and evaluation for further appointment of a public accountant and/or public accounting firm, by considering recommendations from the Audit Committee, as well as determining the honorarium for the public accountant and/or public accounting firm as well as other requirements for the appointment, including dismissal or appointing a replacement.	Disetujui oleh 99,99% Pemegang Saham yang hadir. Approved by 99.99% of Shareholders present.	Telah direalisasikan sepenuhnya. Has been fully realized.
MATA ACARA 5 AGENDA - ITEM 5		
Mata acara ini bersifat laporan dan tidak memerlukan persetujuan rapat. This agenda item is a report and does not require meeting resolution.	Tidak ada pemungutan suara. No voting.	Telah direalisasikan sepenuhnya. Has been fully realized.



Keputusan Resolutions	Hasil Pemungutan Suara Voting Results	Realisasi Realization
MATA ACARA 6 AGENDA - ITEM 6		
1. Menyetujui dan mengangkat Bapak Yandy Ramadhani sebagai Direktur Bank, berlaku efektif terhitung sejak diperolehnya persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (<i>fit and proper test</i>) dan memenuhi peraturan dan perundang-undangan yang berlaku sampai dengan ditutupnya RUPS Tahunan Bank yang akan diselenggarakan pada tahun 2024, dengan tidak mengurangi hak RUPS untuk memberhentikannya sewaktu-waktu. Pengangkatan tersebut menjadi batal apabila yang bersangkutan tidak mendapat persetujuan atas penilaian kemampuan dan kepatutan (<i>fit and proper test</i>) dari Otoritas Jasa Keuangan, dan untuk itu tidak diperlukan keputusan dari RUPS Bank kembali. 2. Menetapkan susunan Direksi dan Dewan Komisaris Bank sebagai berikut. Dewan Komisaris Komisaris Utama Independen : Inawaty Handojo Komisaris Independen : Yohanes Santoso Wibowo Komisaris : Josavia Rachman Ichwan Direksi Direktur Utama : Henry Koenai¹⁾ Wakil Direktur Utama : Yulius Purnama Junaedi Direktur Keuangan : Kiung Hui Ngo Direktur Manajemen Risiko dan Kepatuhan : Adhiputra Tanoyo Direktur Bisnis <i>Retail</i> dan Jaringan : Yandy Ramadhani¹⁾ ¹⁾ masih proses <i>fit and proper test</i> 3. Memberi kuasa kepada Direksi, dengan hak substitusi, baik sendiri-sendiri maupun bersama-sama, untuk melakukan segala tindakan yang diperlukan sehubungan dengan pengangkatan anggota Direksi Bank, termasuk namun tidak terbatas untuk menuangkan menyatakan keputusan mengenai susunan anggota Direksi dalam akta-akta yang dibuat di hadapan Notaris, termasuk menuangkan menyatakan susunan Direksi dan Dewan Komisaris Bank, setelah memperoleh persetujuan atas penilaian kemampuan dan kepatutan (<i>fit and proper</i>) dari Otoritas Jasa Keuangan, dan selanjutnya memberitahukannya pada pihak yang berwenang, serta melakukan semua dan setiap tindakan yang diperlukan sehubungan dengan keputusan tersebut sesuai peraturan perundangan yang berlaku.	Disetujui oleh 100% Pemegang Saham yang hadir.	Telah direalisasikan sepenuhnya.
1. Approved and appointed Mr. Yandy Ramadhani as Director of the Bank, effective from the date of obtaining approval from the Financial Services Authority for the fit and proper test and compliance with applicable laws and regulations until the closing of the Bank's Annual GMS which will be held in 2024, without prejudice to the GMS's right to dismiss at any time. The appointment will be canceled if the person concerned does not receive approval for the fit and proper test from the Financial Services Authority, and for this reason a decision from the Bank's GMS is not required. 2. Determined the composition of the Bank's Board of Directors and Board of Commissioners as follows. Board of Commissioners Independent President Commissioner : Inawaty Handojo Independent Commissioner : Yohanes Santoso Wibowo Commissioner : Josavia Rachman Ichwan Board of Directors President Director : Henry Koenai¹⁾ Vice President Director : Yulius Purnama Junaedi Director of Finance : Kiung Hui Ngo Director of Risk Management and Compliance : Adhiputra Tanoyo Director of Retail and Network : Yandy Ramadhani¹⁾ ¹⁾ still in the process fit and proper test 3. Authorized the Board of Directors, with substitution right, either individually or jointly, to take all necessary actions in connection with the appointment of members of the Bank's Board of Directors, including but not limited to declaring/stating resolution regarding the composition of the Board of Directors' members in deeds drawn up before a Notary, including declaring/stating the composition of the Bank's Board of Directors and Board of Commissioners, after obtaining approval for the fit and proper test from the Financial Services Authority, and subsequently notifying it to the competent authorities, as well as taking all and any necessary actions in connection with this resolution in accordance with applicable laws.	Approved by 100% of Shareholders present.	Has been fully realized.

Keputusan dan Realisasi RUPS Luar Biasa 9 Januari 2023
Resolutions and Realization of Extraordinary GMS dated January 9, 2023

Keputusan Resolutions	Hasil Pemungutan Suara Voting Results	Realisasi Realization
MATA ACARA 1 AGENDA - ITEM 1		
1. Menyetujui pengangkatan anggota Direksi baru, terhitung sejak ditutupnya rapat ini sampai dengan penutupan RUPS Tahunan Bank yang diadakan pada tahun 2024, sehingga susunan anggota Direksi dan Dewan Komisaris Bank menjadi sebagai berikut. Dewan Komisaris Komisaris Utama Independen : Inawaty Handojo Komisaris Independen : Yohanes Santoso Wibowo Komisaris : Josavia Rachman Ichwan Direksi Direktur Utama : Daniel Budirahayu Direktur : Kiung Hui Ngo Direktur : Yulius Purnama Junaedi Direktur : Henry Koenafi Direktur Manajemen Risiko dan Kepatuhan : Adhiputra Tanoyo Pengangkatan kembali anggota Direksi dan Dewan Komisaris Bank terhitung sejak ditutupnya rapat ini sampai dengan penutupan RUPS Tahunan Bank yang diadakan pada tahun 2024. 2. Menyetujui dan menerima dengan baik pengunduran diri Bapak Budijanto Soedarpo dari jabatannya sebagai Direktur Bank yang berlaku efektif sejak ditutupnya rapat ini. 3. Menyetujui mengangkat Bapak Henry Koenafi selaku Direktur Bank berlaku efektif terhitung sejak diperolehnya persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (<i>fit and proper test</i>) dan memenuhi peraturan perundang-undangan yang berlaku.	Disetujui oleh 99,99% Pemegang Saham yang hadir.	Telah direalisasikan sepenuhnya.
1. Approved the appointment of new members of the Board of Directors, starting from the closing of this meeting until the closing of the Bank's Annual GMS which will be held in 2024, and thus, the composition of the Bank's Board of Directors and Board of Commissioners will be as follows. Board of Commissioners Independent President Commissioner : Inawaty Handojo Independent Commissioner : Yohanes Santoso Wibowo Commissioner : Josavia Rachman Ichwan Board of Directors President Director : Daniel Budirahayu Director : Kiung Hui Ngo Director : Yulius Purnama Junaedi Director : Henry Koenafi Director of Risk Management and Compliance : Adhiputra Tanoyo Reappointment of members of the Bank's Board of Directors and Board of Commissioners starting from the closing of this meeting until the closing of the Company's Annual GMS to be held in 2024. 2. Approved and accepted the resignation of Mr. Budijanto Soedarpo from his position as Director of the Bank which is effective from the closing of this meeting. 3. Approved to appoint Mr. Henry Koenafi as Director of the Bank effective as of obtaining approval from the Financial Services Authority for the fit and proper test and compliance with applicable laws and regulations.	Approved by 99.99% of Shareholders present.	



Keputusan dan Realisasi RUPS Luar Biasa 19 Mei 2023

Resolutions and Realization of Extraordinary GMS dated May 19, 2023

Keputusan Resolutions	Hasil Pemungutan Suara Voting Results	Realisasi Realization
MATA ACARA 1		
AGENDA - ITEM 1		
Menyetujui perubahan Anggaran Dasar mengenai perubahan pada Pasal 5, Pasal 13, Pasal 14, Pasal 15, Pasal 16, Pasal 18, dan Pasal 19 Anggaran Dasar Bank.	Disetujui oleh 100% Pemegang Saham yang hadir.	Telah direalisasikan sepenuhnya.
Approved amendments to the Articles of Association for Article 5, Article 13, Article 14, Article 15, Article 16, Article 18, and Article 19 of the Bank's Articles of Association.	Approved by 100% of Shareholders present.	Has been fully realized.
MATA ACARA 2		
AGENDA - ITEM 2		
1. Menyetujui pengangkatan Bapak Henry Koenaiifi sebagai Direktur Utama dan Bapak Yulius Purnama Junaedi sebagai Wakil Direktur Utama, dan berlaku efektif terhitung sejak diperolehnya persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (<i>fit and proper test</i>) dan memenuhi peraturan perundang-undangan yang berlaku dan selambat-lambatnya 5 hari kerja setelah diperolehnya persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (<i>fit and proper test</i>) dan memenuhi peraturan perundang-undangan yang berlaku serta dengan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi tertanggal 17 April 2023 yang mengusulkan untuk mengangkat anggota Direksi baru dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan Bank yang akan diselenggarakan pada tahun 2024, serta menyetujui pemberhentian dengan hormat Bapak Henry Koenaiifi dari posisinya sebagai Direktur Bank dan pemberhentian dengan hormat Bapak Yulius Purnama Junaedi dari posisinya sebagai Direktur Bank serta dengan ketentuan apabila pengangkatan Bapak Henry Koenaiifi sebagai Direktur Utama Bank dan pengangkatan Bapak Yulius Purnama Junaedi sebagai Wakil Direktur Utama Perseroan tidak disetujui oleh Otoritas Jasa Keuangan, maka pengangkatan Bapak Henry Koenaiifi sebagai Direktur Utama dan pengangkatan Bapak Yulius Purnama Junaedi sebagai Wakil Direktur Utama Bank menjadi batal tanpa perlu pembatalan lagi oleh RUPS Bank dan Bapak Henry Koenaiifi dan Bapak Yulius Purnama Junaedi akan tetap menjabat sebagai Direktur Bank sampai dengan ditutupnya RUPS Tahunan Bank yang akan diselenggarakan pada tahun 2024. 2. Menegaskan susunan anggota Direksi dan Dewan Komisaris Bank terhitung setelah efektifnya perubahan tersebut sampai dengan penutupan RUPS Tahunan Bank yang akan diadakan pada tahun 2024 menjadi sebagai berikut. Dewan Komisaris Komisaris Utama Independen : Inawaty Handojo Komisaris Independen : Yohanes Santoso Wibowo Komisaris : Josavia Rachman Ichwan Direksi Direktur Utama : Henry Koenaiifi Wakil Direktur Utama : Yulius Purnama Junaedi Direktur : Kiung Hui Ngo Direktur Manajemen Risiko dan Kepatuhan : Adhiputra Tanoyo 3. Memberikan kuasa dan wewenang kepada Direksi Bank, dengan hak substitusi untuk menuangkan keputusan tentang susunan anggota Direksi setelah memperoleh surat persetujuan dari Otoritas Jasa Keuangan terkait keputusan rapat tersebut di atas dalam akta yang dibuat di hadapan Notaris, dan selanjutnya menyampaikan pemberitahuan pada pihak yang berwenang, serta melakukan semua dan setiap tindakan yang diperlukan sehubungan dengan keputusan tersebut sesuai dengan peraturan perundang-undangan yang berlaku.	Disetujui oleh 100% Pemegang Saham yang hadir. Approved by 100% of Shareholders present.	Telah direalisasikan sepenuhnya. Has been fully realized.
1. Approved the appointment of Mr. Henry Koenaiifi as President Director and Mr. Yulius Purnama Junaedi as Vice President Director, and effective as of obtaining approval from the Financial Services Authority for the fit and proper test and compliance with applicable laws and regulations and no later than 5 working days after obtaining approval from the Financial Services Authority for the fit and proper test and compliance with applicable laws and regulations and by considering recommendations from the Remuneration and Nomination Committee dated April 17, 2023, which proposed to appoint members of the Board of Directors with a new term of office until the closing of the Bank's Annual GMS which will be held in 2024, as well as approving the honorable dismissal of Mr. Henry Koenaiifi from his position as the Bank's Director and the honorable dismissal of Mr. Yulius Purnama Junaedi from his position as the Bank's Director and with the conditions for the appointment of Mr. Henry Koenaiifi as President Director of the Bank and the appointment of Mr. Yulius Purnama Junaedi as Vice President Director of the Company were not approved by the Financial Services Authority, and therefore, the appointment of Mr. Henry Koenaiifi as President Director and the appointment of Mr. Yulius Purnama Junaedi as Vice President Director of the Bank were canceled without the need for further resolution by the GMS and Mr. Henry Koenaiifi and Mr. Yulius Purnama Junaedi will continue to serve as Directors of the Bank until the closing of the Bank's Annual GMS which will be held in 2024.	Approved by 100% of Shareholders present.	Has been fully realized.

Keputusan Resolutions	Hasil Pemungutan Suara Voting Results	Realisasi Realization
2. Affirmed the composition of the Bank's Board of Directors and Board of Commissioners as of the effectiveness of these changes until the closing of the Bank's Annual GMS which will be held in 2024 as follows: Board of Commissioners Independent President Commissioner : Inawaty Handojo Independent Commissioner : Yohanes Santoso Wibowo Commissioner : Josavia Rachman Ichwan Board of Directors President Director : Henry Koenaifi Vice President Director : Yulius Purnama Junaedi Director : Kiung Hui Ngo Director of Risk Management and Compliance : Adhiputra Tanoyo 3. Granted power and authority to the Bank's Board of Directors, with the substitution right to declare resolution on the composition of the Board of Directors after obtaining approval from the Financial Services Authority regarding the above meeting resolution in a deed made before a Notary, and then provide notification to the authorized parties, as well as carry out all and any actions required in connection with the resolution are in accordance with applicable laws and regulations.		

Dewan Komisaris Board of Commissioners

Dewan Komisaris berperan dalam mengawasi dan mengevaluasi kebijakan serta pelaksanaan strategi yang dijalankan oleh Direksi terkait operasional Bank. Selain itu, Dewan Komisaris bertanggung jawab melindungi kepentingan Pemegang Saham dan pemangku kepentingan lainnya dengan memastikan efektivitas penerapan prinsip-prinsip GCG.

The Board of Commissioners has a role in supervising and evaluating policies and the implementation of strategies carried out by the Board of Directors regarding the Bank's operation. The Board of Commissioners also responsible to protect the interests of Shareholders and other stakeholder by ensuring effectiveness of implementation of GCG principles.

Pedoman Kerja

Dewan Komisaris menjalankan tugas dan tanggung jawabnya berdasarkan Pedoman Penerapan Tata Kelola No. KSP/CSC/005/02/0424 tertanggal 16 April 2024.

Charter

The Board of Commissioners carries out its duties and responsibilities based on the Implementation Guidelines of Governance No. KSP/CSC/005/02/0424 dated April 16, 2024.

Jumlah, Komposisi, dan Independensi

Jumlah

Hingga Desember 2024, jumlah anggota Dewan Komisaris Bank tetap terdiri dari 3 orang. Jumlah ini telah sesuai dengan ketentuan mengenai komposisi Dewan Komisaris di Bank serta tidak melebihi jumlah anggota Direksi.

Komposisi

Bank INA menetapkan komposisi Dewan Komisaris, terdiri dari Komisaris Utama, Komisaris Independen, dan Komisaris, yang diangkat dan diberhentikan melalui RUPS. Setiap anggota harus memenuhi kriteria yang ditetapkan dalam Anggaran Dasar dan Pedoman Tata Kelola Bank serta lulus uji kemampuan dan kepatutan (*fit and proper test*) dari Otoritas Jasa Keuangan.

Number, Composition, and Independency

Number

Until December 2024, the number of members of the Board of Commissioners remains 3 people. It is in line with the provision on composition of Bank's Board of Commissioners and not exceeding the number of members of Board of Directors.

Composition

Bank INA establishes the Board of Commissioners' composition, consists of President Commissioner, Independent Commissioner, and Commissioner, appointed and dismissed through GMS. Every member must meet the criteria established in the Articles of Association and Bank Governance Guidelines and passed the fit and proper test from the Financial Services Authority.



Berikut komposisi Dewan Komisaris Bank INA sepanjang tahun 2024.

Following is the composition of Bank INA's Board of Commissioners in 2024.

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Persetujuan Otoritas Jasa Keuangan Approval from Financial Services Authority	Akhir Periode Jabatan End of Term of Office
Inawaty Handojo	Komisaris Utama Independen Independent President Commissioner	- Akta RUPS Luar Biasa No. 07 tanggal 16 Juni 2021; - Akta RUPS Tahunan No. 03 tanggal 3 Juni 2022; serta - Akta RUPS Tahunan No. 27 tanggal 20 Juni 2024.	Keputusan Deputi Komisiner Pengawas Perbankan I Otoritas Jasa Keuangan No. Kep-57/PB.1/2021 tanggal 6 September 2021. Decree of the Deputy Commissioner of Banking Supervision I of the Financial Services Authority No. Kep-57/PB.1/2021 dated September 6, 2021.	Sampai dengan ditutupnya RUPS Tahunan pada tahun 2027. Until the closing of the Annual GMS in 2027.
Yohanes Santoso Wibowo	Komisaris Independen Independent Commissioner	- Deed of Extraordinary GMS No. 07 dated June 16, 2021; - Deed of Annual GMS No. 03 dated June 3, 2022; and - Deed of Annual GMS No. 27 dated June 20, 2024.	Keputusan Deputi Komisiner Pengawas Perbankan I Otoritas Jasa Keuangan No. Kep-58/PB.1/2021 tanggal 6 September 2021. Decree of the Deputy Commissioner of Banking Supervision I of the Financial Services Authority No. Kep-58/PB.1/2021 dated September 6, 2021.	
Josavia Rachman Ichwan	Komisaris Commissioner	- Akta RUPS Luar Biasa No. 07 tanggal 16 Juni 2021; - Akta RUPS Tahunan No. 03 tanggal 3 Juni 2022; serta - Akta RUPS Tahunan No. 27 tanggal 20 Juni 2024. - Deed of Extraordinary GMS No. 07 dated June 16, 2021; - Deed of Annual GMS No. 03 dated June 3, 2022; and - Deed of Annual GMS No. 27 dated June 20, 2024.	Keputusan Deputi Komisiner Pengawas Perbankan I Otoritas Jasa Keuangan No. Kep-59/PB.1/2021 tanggal 6 September 2021. Decree of the Deputy Commissioner of Banking Supervision I of the Financial Services Authority No. Kep-59/PB.1/2021 dated September 6, 2021.	Sampai dengan ditutupnya RUPS Tahunan pada tahun 2027. Until the closing of the Annual GMS in 2027.

Independensi

Dewan Komisaris Bank INA menjalankan tugas dan tanggung jawabnya dengan menjunjung tinggi prinsip independensi, termasuk menghindari benturan kepentingan dan intervensi dari pihak mana pun. Hal ini memastikan pengambilan keputusan yang adil serta menjaga kepercayaan pemangku kepentingan.

Independency

Bank INA's Board of Commissioners carries out its duties and responsibilities by upholding the independence principle, including avoiding conflict of interest and intervention from any party. This is to ensure a fair decision making and maintaining the stakeholders' trust.

Kebijakan Keberagaman Komposisi [ESG-G.01]

Hingga akhir 2024, Bank INA belum menetapkan kebijakan tertulis terkait keberagaman komposisi Dewan Komisaris. Namun, Bank telah mempertimbangkan aspek keberagaman berdasarkan pendidikan, pengalaman kerja, usia, jenis kelamin, dan independensi yang dijelaskan sebagai berikut.

Composition Diversity Policy [ESG-G.01]

As of end of 2024, Bank INA does not yet have a written policy regarding the diversity of the Board of Commissioners composition. However, the Bank has considered the diversity in terms of education, work experience, age, gender, and independence, as explained below.

Aspek Keberagaman Diversity Aspect	Penjelasan Explanation
Pendidikan Education	Dewan Komisaris Bank mempunyai latar belakang pendidikan yang beragam, yaitu S1 dan S2 dengan kompetensi di bidang akuntansi, manajemen, ekonomi, perbankan dan keuangan, teknologi mineral/perminyakan, serta manajemen keuangan. The Bank's Board of Commissioners have diverse educational backgrounds, bachelor's and master's degrees with competencies in accounting, management, economics, banking and finance, mineral/petroleum technology, and financial management.
Pengalaman Kerja Work Experience	Dewan Komisaris Bank mempunyai pengalaman kerja di berbagai bidang, baik di industri perbankan ataupun di luar industri perbankan. The Bank's Board of Commissioners has work experience in various fields, both in the banking industry and outside the banking industry.

Aspek Keberagaman Diversity Aspect	Penjelasan Explanation	
Usia Age	Rata-rata usia Dewan Komisaris Bank, yaitu 62-73 tahun. The average age of the Bank's Board of Commissioners is 62-73 years old.	Komposisi Dewan Komisaris Bank INA memenuhi unsur keberagaman, yaitu perpaduan dari sisi pendidikan, pengalaman kerja, usia, jenis kelamin, dan independensi. Composition of the Board of Commissioners has fulfilled the elements of diversity, in terms of education, work experience, age, gender, and independence.
Jenis Kelamin Gender	Terdapat 1 orang anggota Dewan Komisaris berjenis kelamin wanita. There is 1 female member of the Board of Commissioners.	
Independensi Independency	Bank INA memiliki 2 Komisaris Independen dari total 3 anggota Dewan Komisaris, atau setara dengan 66,67%. Bank INA has 2 Independent Commissioners from a total of 3 members of the Board of Commissioners, or equivalent to 66.67%.	

Tugas dan Tanggung Jawab

Berikut adalah penjelasan mengenai tugas dan tanggung jawab Dewan Komisaris Bank.

- Sebagai organ perusahaan, Dewan Komisaris secara kolektif telah melakukan pengawasan dan memberikan nasihat kepada Direksi serta memastikan bahwa Bank melaksanakan tata kelola yang baik. Dalam melakukan pengawasan, Komisaris mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Bank.
- Dalam melaksanakan fungsinya sebagai pengawas dan penasihat, Dewan Komisaris tidak terlibat dalam mengambil keputusan kegiatan operasional, kecuali dalam hal:
 - Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan Bank Indonesia tentang Batas Maksimum Pemberian Kredit; serta
 - Hal-hal lain yang ditetapkan peraturan perundangan yang berlaku.
- Keterlibatan atau persetujuan Dewan Komisaris dalam pengambilan keputusan kegiatan operasional merupakan bagian dari tugas dan pengawasan Dewan Komisaris sehingga tidak meniadakan tanggung jawab Direksi dalam melaksanakan kepengurusan Bank. Tugas pengawasan oleh Dewan Komisaris tersebut merupakan upaya pengawasan dini yang perlu dilaksanakan.
- Memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari SKAI Bank, auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas lainnya.
- Menyampaikan Laporan Pengawasan Rencana Bisnis kepada Otoritas Jasa Keuangan dengan tepat waktu.

Rekomendasi dan Pelaksanaan Tugas

Selama tahun 2024, Dewan Komisaris telah menjalankan tugas dan tanggung jawab dengan baik dan profesional, serta memberikan rekomendasi dan persetujuan terkait hal-hal berikut.

- Mengawasi tugas dan tanggung jawab dari masing-masing Direksi.
- Mengawasi kinerja operasional dan kinerja keuangan Bank INA.
- Menyetujui kerangka kerja manajemen risiko dan tinjauan portofolio.

Duties and Responsibilities

The duties and responsibilities of the Bank's Board of Commissioners are explained as follows.

- As a corporate organ, the Board of Commissioners collectively supervises and provides advice to the Board of Directors and ensures that the Bank implements good governance. In supervising, the Commissioners direct, monitor, and evaluate the implementation of the Bank's strategic policies;
- In performing its function as supervisor and adviser, the Board of Commissioners is not involved in making decisions on operational activities, except in the case of:
 - Provision of funds to related parties as stipulated in the provisions of Bank Indonesia on Legal Lending Limit; and
 - Other matters stipulated by applicable laws and regulations;
- The involvement or approval of the Board of Commissioners in making decisions on operational activities is part of the duties and supervision of the Board of Commissioners and does not negate the responsibility of the Board of Directors in managing the Bank. The supervisory task by the Board of Commissioners is an early monitoring effort that needs to be implemented.
- Ensuring that the Board of Directors has followed up on audit findings and recommendations from the Bank's SKAI, external auditors, supervision results of Financial Services Authority, and/or supervision results of other authorities.
- Submitting a Business Plan Supervision Report to the Financial Services Authority in a timely manner.

Recommendations and Implementation of Duties

Throughout 2024, the Board of Commissioners has done its duties and responsibilities well and professionally, as well as providing recommendations and approval related to the following matters.

- Supervising the duties and responsibilities of each member of Board of Directors.
- Supervising Bank INA's operational performance and financial performance.
- Approving the risk management framework and portfolio review.



4. Mengkaji Laporan Kepatuhan dan Laporan Bisnis.
5. Menyetujui kredit kepada pihak terkait.
6. Mengkaji dan menyetujui Rencana Bisnis dan Anggaran Tahunan.
7. Mengkaji kecukupan sistem pengendalian internal.
8. Mengawasi perkembangan tindak lanjut atas temuan audit internal dan eksternal.
9. Menelaah Laporan Komite Audit, Laporan Komite Pemantau Risiko, dan Laporan Komite Nominasi dan Remunerasi.
10. Memutuskan penunjukan kantor akuntan publik dan/atau akuntan publik yang akan bertugas mengaudit Laporan Keuangan Bank INA untuk tahun buku 2024.

Rapat [ESG-G.02]

Rapat internal Dewan Komisaris dilaksanakan minimal 1 kali setiap 2 bulan dan dapat diadakan sewaktu-waktu sesuai dengan kebutuhan anggota Dewan Komisaris. Dalam rapat tersebut, Dewan Komisaris dapat mengundang Direksi untuk hadir. Rapat internal dianggap sah apabila dihadiri oleh mayoritas anggota Dewan Komisaris. Keputusan diambil melalui musyawarah untuk mufakat, namun jika tidak tercapai, keputusan ditetapkan berdasarkan suara terbanyak. Seluruh keputusan rapat bersifat mengikat bagi seluruh anggota Dewan Komisaris. Selain itu, rapat gabungan dengan komite pendukung Dewan Komisaris merupakan bagian dari rapat internal Dewan Komisaris.

Agenda dan materi rapat disampaikan kepada Dewan Komisaris paling lambat 5 hari sebelum pelaksanaan rapat. Hal ini bertujuan untuk memberikan waktu bagi Dewan Komisaris dalam memahami agenda dan materi yang akan dibahas, serta memastikan kelengkapan informasi sebelum rapat berlangsung.

Sepanjang tahun 2024, Dewan Komisaris telah menyelenggarakan rapat internal sebanyak 25 kali, dengan tingkat kehadiran sebagai berikut.

Nama Name	Jabatan Position	Jumlah Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Inawaty Handojo	Komisaris Utama Independen Independent President Commissioner	25	25	100,00
Yohanes Santoso Wibowo	Komisaris Independen Independent Commissioner	25	25	100,00
Josavia Rachman Ichwan	Komisaris Commissioner	25	25	100,00
Rata-Rata Kehadiran (%) Average Attendance (%)				100,00

4. Reviewing Compliance Reports and Business Reports.
5. Approving credit to related parties.
6. Reviewing and approving the Annual Business Plan and Budget.
7. Reviewing the adequacy of internal control system.
8. Supervising the development of follow-up on internal and external audit findings.
9. Reviewing the Audit Committee Report, Risk Monitoring Committee Report, and Nomination and Remuneration Committee Report.
10. Deciding on the appointment of a public accounting firm and/or public accountant to be tasked with auditing Bank INA's Financial Statements for the 2024 financial year.

Meeting [ESG-G.02]

Internal meetings of the Board of Commissioners are held at least once every 2 months and can be held at any time in line with the needs of Board of Commissioners' member. The Board of Commissioners may invite the Board of Directors to attend the meeting. Internal meetings are deemed valid if attended by the majority of Board of Commissioners members. Decision is made by deliberation for consensus, and if a consensus cannot be reached, decision shall be made based on a majority vote. All meeting decisions are binding for all members of the Board of Commissioners. Joint meetings with supporting committees of the Board of Commissioners are part of the internal meetings of the Board of Commissioners.

The meeting agenda and materials are submitted to the Board of Commissioners at least 5 days prior to the meeting. This aims to provide time for the Board of Commissioners to comprehend the agenda and materials to be discussed, and to ensure completeness of information before the meeting is held.

Throughout 2024, the Board of Commissioners have held 25 internal meetings, with the following attendance rates.

Informasi mengenai tanggal pelaksanaan, agenda dan materi, serta peserta rapat internal Dewan Komisaris disajikan sebagai berikut.

Information regarding the meeting dates, agendas, and materials, as well as the participants of the internal meetings of the Board of Commissioners are presented below.

Tanggal Date	Agenda	Kehadiran Attendance		
		IH	YSW	JRI
24 Januari 2024 January 24, 2024	Profil Risiko Bank Triwulan IV 2023. Bank Risk Profile of Fourth Quarter 2023.	✓	✓	✓
25 Januari 2024 January 25, 2024	- Kinerja Bank per 31 Desember 2024; serta - Realisasi Audit sampai periode Desember 2023. - Bank Performance as of December 31, 2024; and - Realization of Audit up to December 2023 period.	✓	✓	✓
4 Maret 2024 March 4, 2024	Realisasi Audit sampai periode Februari 2024. Realization of Audit up to February 2024 period.	✓	✓	✓
4 Maret 2024 March 4, 2024	Update Core Banking. Core Banking Update.	✓	✓	✓
20 Maret 2024 March 20, 2024	- Status dan Hasil Pemeriksaan SKAI. - Status and Results of SKAI Audit.	✓	✓	✓
20 Maret 2024 March 20, 2024	- Update Transaksional Sistem T24. - T24 System Transactional Update.	✓	✓	✓
18 April 2024 April 18, 2024	- Performance Bank INA Year on Year Tahun 2023 dan Maret 2024; serta - Realisasi Audit sampai periode Maret 2024 - Bank INA Year on Year Performance 2023 and March 2024; and - Realization of Audit up to March 2024 period.	✓	✓	✓
30 April 2024 April 30, 2024	Profil Risiko Triwulan I 2024. Risk Profile of First Quarter 2024.	✓	✓	✓
27 Mei 2024 May 27, 2024	- Realisasi Audit sampai periode April 2024. - Realization of Audit up to April 2024 period.	✓	✓	✓
27 Mei 2024 May 27, 2024	- Risk Dashboard. - Risk Dashboard.	✓	✓	✓
29 Mei 2024 May 29, 2024	Susunan Anggota Komite. Composition of Committee Members.	✓	✓	✓
14 Juni 2024 June 14, 2024	- Progress Aktivitas SKAI. - Progress of SKAI Activities.	✓	✓	✓
14 Juni 2024 June 14, 2024	- Strategi Anti-Fraud. - Anti-Fraud Strategy.	✓	✓	✓
22 Juli 2024 July 22, 2024	- Kinerja Bank per 30 Juni 2024; serta - Hasil Monitoring Tindak Lanjut SKAI. - Bank performance as of June 30, 2024; and - Monitoring Results of SKAI Follow-up.	✓	✓	✓
23 Juli 2024 July 23, 2024	Profil Risiko Triwulan II 2024. Risk Profile of Second Quarter 2024.	✓	✓	✓
23 Agustus 2024 August 23, 2024	Status dan Hasil Pemeriksaan SKAI. Status and Results of SKAI Audit.	✓	✓	✓
26 Agustus 2024 August 26, 2024	Laporan Pelaksanaan Fungsi Kepatuhan dan Profil Risiko. Implementation of Compliance Function and Risk Profile.	✓	✓	✓
13 September 2024 September 13, 2024	Realisasi Audit sampai periode Agustus 2024. Realization of Audit up to August 2024.	✓	✓	✓
13 September 2024 September 13, 2024	- Penjelasan Main Activity Divisi Credit Control & Monitoring; serta - Perlindungan Konsumen. - Explanation of Main Activities of the Credit Control & Monitoring Division; and - Consumer Protection.	✓	✓	✓
23 Oktober 2024 October 23, 2024	- Laporan Rencana Recovery dan Rencana Resolusi; serta - Laporan Risk Profile Periode TW III 2024. - Report of Recovery Plan and Resolution Plan; and - Report of Risk Profile for 2024 TW III Period.	✓	✓	✓
31 Oktober 2024 October 31, 2024	- Kinerja Bank per 30 September 2024; serta - Laporan Hasil Audit. - Bank's Performance as of September 30, 2024; and - Report of Audit Result.	✓	✓	✓
25 November 2024 November 25, 2024	- Implementasi Perlindungan Data Pribadi dan Anti-Fraud; serta - Pengawasan Dewan Komisaris dan Komite. - Implementation of Personal Data Protection and Anti-Fraud; and - Supervision of Board of Commissioners and Committee.	✓	✓	✓



Tanggal Date	Agenda	Kehadiran Attendance		
		IH	YSW	JRI
29 November 2024 November 29, 2024	Hasil <i>Monitoring Tindak Lanjut</i> SKAI. Monitoring Results of SKAI Follow-up.	✓	✓	✓
3 Desember 2024 December 3, 2024	<i>Audit Plan</i> Tahun 2025. 2025 Audit Plan.	✓	✓	✓
18 Desember 2024 December 18, 2024	Pemaparan RBB 2025-2027. Presentation of RBB 2025-2027.	✓	✓	✓

Keterangan / Remark:

IH : Inawaty Handojo

YSW : Yohanes Santoso Wibowo

JRI : Josavia Rachman Ichwan

Komisaris Independen

Komisaris Independen adalah individu yang tidak memiliki hubungan afiliasi dengan organ Bank maupun Pemegang Saham, sehingga dapat menjalankan tugasnya secara profesional dan bebas dari konflik kepentingan. Per Desember 2024, Bank INA memiliki 2 Komisaris Independen dari total 3 anggota Dewan Komisaris, atau setara dengan 66,67%. Jumlah ini telah memenuhi ketentuan Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, yang mensyaratkan bahwa minimal 50% dari anggota Dewan Komisaris harus merupakan Komisaris Independen.

Kriteria Komisaris Independen

Berikut adalah kriteria Komisaris Independen yang telah dipenuhi oleh Ibu Inawaty Handojo dan Bapak Yohanes Santoso Wibowo.

Independent Commissioner

The Independent Commissioner is an individual that has no affiliation with the Bank's organ or Shareholders, allowing him/her to run the duties professionally and free from conflicts of interest. As of December 2024, Bank INA has 2 Independent Commissioners from a total of 3 members of the Board of Commissioners, or equivalent to 66.67%. This is in line with the provisions of Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Governance for Commercial Banks, stipulating that a minimum of 50% of the members of the Board of Commissioners have to be Independent Commissioner.

Independent Commissioner Criteria

Following are the Independent Commissioner criteria already fulfilled by Mrs. Inawaty Handojo and Mr. Yohanes Santoso Wibowo.

Kriteria Criteria	Komisaris Independen Independent Commissioner	
	Inawaty Handojo	Yohanes Santoso Wibowo
Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Emiten atau Perusahaan Publik tersebut dalam waktu 6 bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Bank pada periode berikutnya. Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the activities of the Issuer or Public Company within the last 6 months, except for reappointment as an Independent Commissioner of the Bank in the following period.	✓	✓
Tidak mempunyai saham, baik langsung maupun tidak langsung pada Bank tersebut. Not having shares, either directly or indirectly, in the Bank.	✓	✓
Tidak mempunyai hubungan afiliasi dengan Bank, anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Bank. Not having affiliation with the Bank, members of the Board of Commissioners, members of the Board of Directors, or Major Shareholders of the Bank.	✓	✓
Tidak mempunyai hubungan usaha, baik langsung maupun tidak langsung, yang berkaitan dengan kegiatan usaha Bank. Not having business relationship, either directly or indirectly, related to the Bank's business activities.	✓	✓

✓ : Terpenuhi
Fulfilled

x : Tidak terpenuhi
Not fulfilled

Pernyataan Independensi

Komisaris Independen Bank INA membuktikan independensinya melalui penandatanganan Surat Pernyataan Independensi serta kelulusan uji kemampuan dan kepatutan (*fit and proper test*) sesuai dengan ketentuan Otoritas Jasa Keuangan.

Statement of Independence

The Independent Commissioners of Bank INA proves their independence by signing the Statement of Independence and passed the fit and proper test in accordance with the provisions of the Financial Services Authority.

Direksi

Board of Directors

Direksi berperan krusial dalam merumuskan kebijakan, menetapkan keputusan strategis, serta mengelola operasional Bank guna mencapai tujuan dan sasaran yang telah ditetapkan. Selain itu, Direksi bertanggung jawab atas pengelolaan bisnis secara efektif dan menjaga hubungan yang baik dengan pemangku kepentingan.

The Board of Directors plays a crucial role in formulating the policies, establishing strategic decisions, and managing Bank's operations to achieve the established objectives and targets. The Board of Directors also responsible for an effective business management and maintaining a good relationships with the stakeholders.

Pedoman Kerja

Direksi menjalankan tugas dan tanggung jawabnya berdasarkan Pedoman Penerapan Tata Kelola No. KSP/CSC/005/02/0424 tertanggal 16 April 2024.

Charter

The Board of Directors carries out its duties and responsibilities based on the Implementation Guidelines of Governance No. KSP/CSC/005/02/0424 dated April 16, 2024.

Jumlah, Komposisi, dan Independensi

Jumlah

Berdasarkan keputusan RUPS Luar Biasa pada 15 Maret 2024, Bank mengangkat Ibu Dewi K. Prodjohartono sebagai Direktur. Dengan demikian, per Desember 2024, komposisi Direksi Bank terdiri dari 6 orang, sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, yang mensyaratkan minimal 3 anggota Direksi pada setiap Bank.

Number, Composition, and Independency

Number

Based on Extraordinary GMS resolution on March 15, 2024, the Bank appointed Mrs. Dewi K. Prodjohartono as Director. Thus, as of December 2024, the composition of the Bank's Board of Directors consists of 6 people, in line with the provision of Financial Services Authority No. 17 of 2023 on the Implementation of Governance for Commercial Banks, that require a minimum of 3 members of Board of Directors in each Bank.

Komposisi

Bank INA menetapkan komposisi Direksi yang terdiri dari 1 Direktur Utama, 1 Wakil Direktur Utama, dan 4 Direktur. Seluruh anggota Direksi diangkat dan diberhentikan melalui RUPS dengan memastikan bahwa setiap posisi memenuhi kriteria yang ditetapkan dalam Anggaran Dasar serta Pedoman Penerapan Tata Kelola Bank, serta telah lulus uji kemampuan dan kepatutan (*fit and proper test*) dari Otoritas Jasa Keuangan.

Composition

Bank INA establishes the Board of Directors' composition, consists of 1 President Director, 1 Vice President Director, and 4 Directors. All members of the Board of Directors are appointed and dismissed through GMS by ensuring that every position meet the criteria established in the Articles of Association and Bank Governance Guidelines, and passed the fit and proper test from the Financial Services Authority.

Berikut komposisi Direksi Bank INA sepanjang tahun 2024.

Following is the composition of Bank INA's Board of Directors in 2024.

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Persetujuan Otoritas Jasa Keuangan Approval from Financial Services Authority	Akhir Periode Jabatan End of Term of Office
Henry Koenaifi	Direktur Utama	Sebagai Direktur Retail Banking: Akta RUPS Luar Biasa No. 1 tanggal 9 Januari 2023.	Sebagai Direktur Retail Banking: Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEP-24/D.03/2023 tanggal 16 Februari 2023.	Sampai dengan ditutupnya RUPS Tahunan pada tahun 2027.
	President Director	As Director of Retail Banking: Deed of Extraordinary GMS No. 1 dated January 9, 2023.	As Director of Retail Banking: Decision of Members of the Board of Commissioners of the Financial Services Authority No. KEP-24/D.03/2023 dated February 16, 2023.	Until the closing of the Annual GMS in 2027.



Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Persetujuan Otoritas Jasa Keuangan Approval from Financial Services Authority	Akhir Periode Jabatan End of Term of Office
		Sebagai Direktur Utama: - Akta RUPS Luar Biasa No. 13 tanggal 19 Mei 2023 (sebagai Direktur Utama); dan - Akta RUPS Tahunan No. 27 tanggal 20 Juni 2024. As President Director - Deed of Extraordinary GMS No. 13 dated May 19, 2023; and - Deed of Annual GMS No. 27 dated June 20, 2024.	Sebagai Direktur Utama: Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEPR-89/D.03/2023 tanggal 7 Agustus 2023. As President Director Decision of Members of the Board of Commissioners of the Financial Services Authority No. KEPR-89/D.03/2023 dated August 7, 2023.	Sampai dengan ditutupnya RUPS Tahunan pada tahun 2027. Until the closing of the Annual GMS in 2027.
Yulius Purnama Junaedi	Wakil Direktur Utama	Sebagai Direktur Digital Banking: - Akta RUPS Luar Biasa No. 07 tanggal 16 Juni 2021; serta - Akta RUPS Tahunan No. 03 tanggal 3 Juni 2022.	Sebagai Direktur Digital Banking: Keputusan Anggota Dewan Komisaris Otoritas Jasa Keuangan No. Kep-134/D.03/2021 tanggal 14 September 2021.	Sampai dengan ditutupnya RUPS Tahunan pada tahun 2027.
	Vice President Director	As Director of Digital Banking: - Deed of Extraordinary GMS No. 07 dated June 16, 2021; and - Deed of Annual GMS No. 03 dated June 3, 2022.	Director of Digital Banking: Decision of Members of the Board of Commissioners of the Financial Services Authority No. Kep-134/D.03/2021 dated September 14, 2021.	Until the closing of the Annual GMS in 2027.
Kiung Hui Ngo	Direktur Keuangan	Sebagai Wakil Direktur Utama: - Akta RUPS Luar Biasa No. 13 tanggal 19 Mei 2023; serta - Akta RUPS Tahunan No. 27 tanggal 20 Juni 2024.	Sebagai Wakil Direktur Utama: Keputusan Anggota Dewan Otoritas Jasa Keuangan No. KEPR-90/D.03/2023 tanggal 7 Agustus 2023.	Sampai dengan ditutupnya RUPS Tahunan pada tahun 2027.
	Director of Finance	As Vice President Director: - Deed of Extraordinary GMS No. 13 dated May 19, 2023; and - Deed of Annual GMS No. 27 dated June 20, 2024.	As Vice President Director: Decision of the Board Members of the Financial Services Authority No. KEPR-90/D.03/2023 dated August 7, 2023.	Until the closing of the Annual GMS in 2027.
Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan	- Akta No. 105 tanggal 27 November 2013; - Akta RUPS Tahunan No. 107 tanggal 25 Mei 2018; - Akta RUPS Tahunan No. 03 tanggal 3 Juni 2022; serta - Akta RUPS Tahunan No. 27 tanggal 20 Juni 2024.	Surat Bank Indonesia No. 15/108/GBI/DPIP/Rahasia tanggal 18 November 2013.	Sampai dengan ditutupnya RUPS Tahunan pada tahun 2027.
	Director of Risk Management and Compliance	- Deed No. 105 dated November 27, 2013; - Deed of Annual GMS No. 107 dated May 25, 2018; - Deed of Annual GMS No. 03 dated June 3, 2022; and - Deed of Annual GMS No. 27 dated June 20, 2024.	Bank Indonesia Letter No. 15/108/GBI/DPIP/Rahasia dated November 18, 2013.	Until the closing of the Annual GMS in 2027.
Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan	- Akta RUPS Luar Biasa No. 01 tanggal 3 September 2021; - Akta RUPS Tahunan No. 03 tanggal 3 Juni 2022; serta - Akta RUPS Tahunan No. 27 tanggal 20 Juni 2024.	Keputusan Anggota Dewan Komisaris Otoritas Jasa Keuangan No. Kep-133/D.03/2021 tanggal 14 September 2021.	Sampai dengan ditutupnya RUPS Tahunan pada tahun 2027.
	Director of Risk Management and Compliance	- Deed of Extraordinary GMS No. 01 dated September 3, 2021; - Deed of Annual GMS No. 03 dated June 3, 2022; and - Deed of Annual GMS No. 27 dated June 20, 2024.	Decree of Members of the Board of Commissioners of the Financial Services Authority No. Kep-133/D.03/2021 dated September 14, 2021.	Until the closing of the Annual GMS in 2027.

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Persetujuan Otoritas Jasa Keuangan Approval from Financial Services Authority	Akhir Periode Jabatan End of Term of Office
Yandy Ramadhani	Direktur Bisnis Retail dan Jaringan	- Akta RUPS Tahunan No. 176 tanggal 16 Juni 2023; dan - Akta RUPS Tahunan No. 27 tanggal 20 Juni 2024.	Keputusan Anggota Dewan Komisaris Otoritas Jasa Keuangan No. KEPR-101/d.03/2023 tanggal 21 Agustus 2023.	Sampai dengan ditutupnya RUPS Tahunan pada tahun 2027.
	Director of Retail Business and Network	- Deed of Annual GMS No. 176 dated June 16, 2023; and - Deed of Annual GMS No. 27 dated June 20, 2024.	Decision of the Board Members of the Financial Services Authority No. KEPR-101/d.03/2023 dated August 21, 2023.	Until the closing of the Annual GMS in 2027.
Dewi K. Prodjohartono ¹⁾	Direktur Komersial Banking	- Akta RUPS Luar Biasa No. 100 tanggal 15 Maret 2024; serta - Akta RUPS Tahunan No. 27 tanggal 20 Juni 2024.	Keputusan Anggota Dewan Komisaris Otoritas Jasa Keuangan No. KEPR-26/D.03/2024 tanggal 6 Mei 2024.	Sampai dengan ditutupnya RUPS Tahunan pada tahun 2027.
	Director of Commercial Banking	- Deed of Annual GMS No. 100 dated March 15, 2024; and - Deed of Annual GMS No. 27 dated June 20, 2024.	Decision of the Board Members of the Financial Services Authority No. KEPR-26/D.03/2024 dated May 6, 2024.	Until the closing of the Annual GMS in 2027.

¹⁾ Efektif menjabat sejak tanggal 6 Mei 2024. / Effective from May 6, 2024.

Independensi

Direksi Bank INA menjalankan tugas dan tanggung jawabnya dengan menjunjung tinggi prinsip independensi, termasuk menghindari benturan kepentingan dan intervensi dari pihak mana pun. Hal ini memastikan pengambilan keputusan yang adil serta menjaga kepercayaan pemangku kepentingan.

Independency

Bank INA's Board of Directors carries out its duties and responsibilities by upholding the independence principle, including avoiding conflict of interest and intervention from any party. This is to ensure a fair decision making and maintaining the stakeholders' trust.

Kebijakan Keberagaman Komposisi [ESG-G.01]

Hingga akhir 2024, Bank INA belum menetapkan kebijakan tertulis terkait keberagaman komposisi Direksi. Namun, Bank telah mempertimbangkan aspek keberagaman berdasarkan pendidikan, pengalaman kerja, usia, jenis kelamin, dan independensi yang dijelaskan sebagai berikut.

Composition Diversity Policy [ESG-G.01]

As of end of 2024, Bank INA does not yet have a written policy regarding the diversity of the Board of Directors composition. However, the Bank has considered the diversity in terms of education, work experience, age, gender, and independence, as explained below.

Aspek Keberagaman Diversity Aspect	Penjelasan Explanation	
Pendidikan Education	Direksi Bank mempunyai latar pendidikan yang beragam, yaitu S1 dan S2 dengan kompetensi di bidang administrasi bisnis, manajemen, keuangan dan teknologi informasi, ilmu komputer, serta ekonomi. The Bank's Board of Directors have diverse educational backgrounds, bachelor's and master's degrees with competencies in business administration, management, finance and information technology, computer science, and economics.	Komposisi Direksi Bank INA telah memenuhi unsur keberagaman, yaitu perpaduan dari sisi pendidikan, pengalaman kerja, usia, jenis kelamin, dan independensi. The composition of the Board of Directors of Bank INA has fulfilled the elements of diversity, in terms of education, work experience, age, gender and independence.
Pengalaman Kerja Work Experience	Direksi Bank mempunyai pengalaman kerja di berbagai bidang, baik di industri perbankan ataupun di luar industri perbankan. The Bank's Board of Directors have work experience in various fields, both in the banking industry and outside the banking industry.	
Usia Age	Rata-rata usia Direksi Bank, yaitu 49-65 tahun. The average age of the Bank's Board of Directors is 49-65 years.	
Jenis Kelamin Gender	Terdapat 2 orang anggota Direksi berjenis kelamin wanita. There are 2 female members of the Board of Directors.	
Independensi Independency	Direksi Bank INA merupakan pihak yang independen terhadap Pemegang Saham Pengendali. Bank INA's Board of Directors is an independent party toward the Controlling Shareholders.	



Tugas dan Tanggung Jawab

Berikut adalah penjelasan mengenai tugas dan tanggung jawab Direksi Bank.

1. Direksi bertanggung jawab penuh atas pelaksanaan kepengurusan Bank.
2. Direksi bertugas menjalankan dan bertanggung jawab atas pengurusan Bank untuk kepentingan Bank sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam Anggaran Dasar.
3. Dalam menjalankan tugas dan tanggung jawab atas pengurusan, Direksi wajib menyelenggarakan RUPS Tahunan dan RUPS Luar Biasa sebagaimana diatur dalam peraturan perundang-undangan dan Anggaran Dasar.
4. Setiap anggota Direksi wajib melaksanakan tugas dan tanggung jawab dengan iktikad baik, penuh tanggung jawab, dan kehati-hatian.
5. Direksi wajib mengelola Bank sesuai dengan kewenangan dan tanggung jawab Direksi sebagaimana diatur dalam Anggaran Dasar dan peraturan perundang-undangan.
6. Direksi wajib menerapkan prinsip-prinsip tata kelola yang baik dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.
7. Dalam rangka menerapkan prinsip tata kelola yang baik, Direksi paling sedikit wajib membentuk:
 - a. SKAI;
 - b. Satuan Kerja Manajemen Risiko dan Komite Manajemen Risiko; serta
 - c. Satuan Kerja Kepatuhan.
8. Direksi wajib menindaklanjuti temuan audit dan rekomendasi dari SKAI, Auditor Eksternal, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas lain.
9. Direksi wajib mempertanggungjawabkan pelaksanaan tugas kepada Pemegang Saham melalui RUPS.
10. Direksi wajib mengungkapkan kepada pegawai mengenai kebijakan Bank yang bersifat strategis di bidang kepegawaian.
11. Direksi dilarang menggunakan penasihat perorangan dan/atau jasa profesional sebagai konsultan.
12. Penggunaan penasihat perorangan dan/atau jasa profesional sebagai konsultan dapat dilakukan dalam hal memenuhi persyaratan:
 - a. Untuk proyek bersifat khusus;
 - b. Didasarkan pada kontrak kerja yang jelas; serta
 - c. Merupakan pihak independen dan memiliki kualifikasi untuk mengerjakan proyek yang bersifat khusus.
13. Direksi wajib menyediakan data dan informasi yang akurat, relevan, dan tepat waktu kepada Dewan Komisaris.
14. Setiap anggota Direksi bertanggung jawab secara tanggung renteng atas kerugian Bank yang disebabkan oleh kesalahan atau kelalaian anggota Direksi dalam menjalankan tugasnya.

Duties and Responsibilities

The duties and responsibilities of the Bank's Board of Directors are explained as follows.

1. The Board of Directors is fully responsible for the implementation of the management of the Bank.
2. The Board of Directors is in charge of carrying out and being responsible for managing the Bank for the benefit of the Bank in accordance with the purposes and objectives of the Bank set out in the Articles of Association.
3. In carrying out the duties and responsibilities for management, the Board of Directors is required to hold Annual GMS and Extraordinary GMS as stipulated in laws and regulations and the Articles of Association.
4. Each member of the Board of Directors must carry out the duties and responsibilities in good faith, with full of responsibility, and prudence.
5. The Board of Directors must manage the Bank in accordance with the authority and responsibility of the Board of Directors as stipulated in the Articles of Association and laws and regulations.
6. The Board of Directors must apply the principles of good governance in every business activity of the Bank at all levels of the organization.
7. In order to apply the principles of good governance, the Board of Directors must at least establish:
 - a. SKAI;
 - b. Risk Management Work Unit and Risk Management Committee; and
 - c. Compliance Work Unit;
8. The Board of Directors must follow up on audit findings and recommendations from the SKAI, external auditors, results of supervision by the Financial Services Authority, and/or results of supervision by other authorities.
9. The Board of Directors is obliged to be responsible for carrying out its duties to Shareholders through the GMS.
10. The Board of Directors is required to disclose to employees regarding the Bank's strategic policies in the personnel sector.
11. The Board of Directors are prohibited from using individual advisers and/or professional services as consultants.
12. The use of individual advisors and/or professional services as consultants can be carried out in terms of fulfilling the following requirements:
 - a. For special projects;
 - b. Based on a clear employment contract; and
 - c. Is an independent party and has the qualifications to work on a special project.
13. The Board of Directors must provide accurate, relevant, and timely data and information to the Board of Commissioners.
14. Each member of the Board of Directors is jointly and severally responsible for the Bank's losses caused by errors or omissions of members of the Board of Directors in carrying out their duties.

Pembagian Tugas dan Tanggung Jawab

Pembagian tugas dan tanggung jawab setiap anggota Direksi disajikan dalam tabel berikut.

Division of Duties and Responsibilities

The division of duties and responsibilities of each member of the Board of Directors is presented in the following table.

Nama Name	Jabatan Position	Pembagian Tugas Division of Duties
Henry Koenafi	Direktur Utama President Director	Membawahi unit kerja: Supervise the work unit: • Credit Review; • Credit Control Monitoring; • Loan Operation; • Remedial & Special Asset Management; • Audit Internal / Internal Audit; • Human Capital Transformation; serta / and • Human Capital Services.
Yulius Purnama Junaedi	Wakil Direktur Utama Vice Director	Membawahi unit kerja: Supervise the work unit: • Digital Solution & Partnership; • Digital Technology; • Branch & Commercial Banking Technology; • Technology Operation & Control Unit; • Digital Banking Operation; • Digital Innovation & Data Management; serta / and • Treasury Operation & Remittance.
Kiung Hui Ngo	Direktur Keuangan Director of Finance	Membawahi unit kerja: Supervise the work unit: • Treasury & FI; • General Services & Procurement; • Accounting & Financial Management; serta / and • Custodian Services.
Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance	Membawahi unit kerja: Supervise the work unit: • Manajemen Risiko / Risk Management; • Operation Development; • Digital Governance; • Kepatuhan & APU-PPT / Compliance & AML-CTF; • Legal & Corporate Secretary; serta / and • Fraud Handling & Prevention.
Yandy Ramadhani	Direktur Bisnis Retail dan Jaringan Director of Retail Business and Network	Membawahi unit kerja: Supervise the work unit: • Network & Branch Development; • Priority & Wealth Management; • Consumer Loans; • Marketing Communication; • Marketing Strategy & Sales Management; serta / and • Branch Operation & Control Unit.
Dewi K. Prodjohartono ^{*)}	Direktur Komersial Banking Director of Commercial Banking	Membawahi unit kerja : Supervise the work unit: • Corporate Banking; • SME & Commercial Banking; • Transaction Banking; • Business Credit Analyst; serta / and • Micro Banking.

^{*)} Efektif menjabat sejak tanggal 6 Mei 2024. / Effective from May 6, 2024.

Rekomendasi dan Pelaksanaan Tugas

Sepanjang tahun 2024, Direksi telah menjalankan tugas dan tanggung jawabnya secara profesional serta menetapkan berbagai keputusan strategis untuk mengoptimalkan kinerja operasional dan keuangan, yang diuraikan sebagai berikut.

1. Pelaksanaan kepengurusan Bank.
2. Pengelolaan aset dan keuangan Bank.
3. Penyusunan perencanaan perusahaan.
4. Penyelenggaraan rapat Direksi, menghadiri rapat Dewan Komisaris, dan RUPS.
5. Pengawasan dan perbaikan proses bisnis internal.
6. Penetapan manajemen risiko dan prinsip-prinsip GCG.
7. Pemenuhan target kinerja Bank.
8. Pelaksanaan tugas lainnya terkait kepengurusan Bank.

Rapat [ESG-G.02]

Rapat Internal Direksi

Rapat internal Direksi dilaksanakan sekurang-kurangnya 1 kali setiap bulan. Dalam rapat tersebut, Direksi dapat mengundang staf Bank sesuai kebutuhan. Rapat dianggap sah apabila dihadiri oleh mayoritas anggota Direksi, dengan keputusan yang diambil melalui musyawarah untuk mufakat. Jika mufakat tidak tercapai, keputusan ditetapkan berdasarkan suara terbanyak. Pelaksanaan rapat internal dipimpin oleh Direktur Utama. Namun, apabila berhalangan hadir, rapat dapat dipimpin oleh anggota Direksi lain yang ditunjuk.

Sepanjang tahun 2024, Direksi telah menyelenggarakan rapat internal sebanyak 31 kali, dengan tingkat kehadiran sebagai berikut.

Nama Name	Jabatan Position	Jumlah Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Henry Koenafi	Direktur Utama President Director	31	31	100,00
Yulius Purnama Junaedi	Wakil Direktur Utama Vice Director	31	29	93,55
Kiung Hui Ngo	Direktur Keuangan Director of Finance	31	30	96,77
Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance	31	26	83,87
Yandy Ramadhani	Direktur Bisnis Retail dan Jaringan Director of Retail Business and Network	31	28	90,32
Dewi K. Prodjohartono ¹⁾	Direktur Komersial Banking Director of Commercial Banking	19	18	94,74
Rata-Rata Kehadiran (%) Average Attendance (%)				93,21

¹⁾ Efektif menjabat sejak tanggal 6 Mei 2024. / Effective from May 6, 2024.

Recommendations and Implementation of Duties

Throughout 2024, the Board of Directors has carry out its duties and responsibilities professionally, as well as setting up various strategic decisions to optimize the operational and financial performances, described as follows.

1. Implementation of Bank management.
2. Management of Bank assets and finances.
3. Compilation of corporate planning.
4. Organizing Board of Directors meetings, attending Board of Commissioners meetings, and the GMS.
5. Supervision and improvement of internal business processes.
6. Determination of risk management and GCG principles.
7. Fulfillment of the Bank's performance targets.
8. Implementation of other duties related to the management of the Bank.

Meeting [ESG-G.02]

Board of Directors' Internal Meeting

Internal meetings of the Board of Directors are held at least 1 time every month. In the meetings, Board of Directors can invite the Bank's staff as needed. Meetings are deemed valid if attended by the majority of the Board of Directors members, while the decision is made by deliberation for consensus. If a consensus cannot be reached, decision shall be made based on a majority vote. Internal meetings are chaired by the President Director. If the President Director unable to attend, meeting can be chaired by other member of the Board of Directors appointed by the President Director.

Throughout 2024, the Board of Directors have held 31 internal meetings, with the following attendance rates.

Informasi mengenai tanggal pelaksanaan, agenda dan materi, serta peserta rapat internal Direksi disajikan sebagai berikut.

Information regarding the meeting dates, agendas, and materials, as well as the participants of the internal meetings of the Board of Directors are presented below.

Tanggal Date	Agenda	Kehadiran Attendance					
		HK	YPJ	KHN	AT	YR	DKP
8 Januari 2024 January 8, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	✓	
22 Januari 2024 January 22, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	✓	
29 Januari 2024 January 29, 2024	Laporan Pembahasan Strategi antara Direksi dan Dewan Komisaris. Report of Discussion of Strategy between Board of Directors and Board of Commissioners.	✓	✓	✓	✓	x	
5 Februari 2024 February 5, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	✓	
13 Februari 2024 February 13, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	✓	
28 Februari 2024 February 28, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	✓	
6 Maret 2024 March 6, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	x	✓	
13 Maret 2024 March 13, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	✓	
20 Maret 2024 March 20, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	✓	
3 April 2024 April 3, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	✓	
17 April 2024 April 17, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	✓	
25 April 2024 April 25, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	✓	
8 Mei 2024 May 8, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	x	✓	✓	✓	✓
22 Mei 2024 May 22, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	x	✓	✓
29 Mei 2024 May 29, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	✓	✓
26 Juni 2024 June 26, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	x	✓	x
10 Juli 2024 July 10, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	✓	✓
17 Juli 2024 July 17, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	✓	✓
24 Juli 2024 July 24, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	✓	✓
31 Juli 2024 July 31, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	x	✓	✓
7 Agustus 2024 August 7, 2024	- Comprehensive Credit Policy Project; - Percobaan Attack VM SSL Production; - Proposal Sewa KCP Pondok Indah, Perhitungan Bunga Tabungan & Giro, Program Tabungan Experience; serta - Gambaran Besar Kinerja 31 Juli 2024. - Comprehensive Credit Policy Project; - Trial Attack VM SSL Production; - Lease Proposal of KCP Pondok Indah, Calculations of Interest for Savings & Checking Account, Experience Savings Program; and - Big Picture of Performance July 31, 2024.	✓	✓	✓	✓	✓	✓



Tanggal Date	Agenda	Kehadiran Attendance					
		HK	YPJ	KHN	AT	YR	DKP
14 Agustus 2024 August 14, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	✓	✓
21 Agustus 2024 August 21, 2024	• Trip Apresiasi Nasabah; • Pembahasan <i>Micro Banking</i> (KUR); serta • <i>Performance</i> Cabang. • Customer Appreciation Trip; • Discussion of <i>Micro Banking</i> (KUR); and • Branch Performance	✓	✓	✓	✓	✓	✓
28 Agustus 2024 August 28, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	x	✓	✓	✓	✓
11 September 2024 September 11, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	x	✓
19 September 2024 September 19, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	✓	✓
25 September 2024 September 25, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	✓	✓
2 Oktober 2024 October 2, 2024	• Produk Program Kredit Tunai dengan Jaminan Obligasi Pemerintah (<i>Government</i>); serta • <i>Update</i> Penambahan Posisi. • Products of Cash Credit Program with Government Bond as Collateral; and • Update of Additional Positions.	✓	✓	✓	x	✓	✓
9 Oktober 2024 October 9, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	x	✓	✓	✓
6 November 2024 November 6, 2024	• Kebijakan Perkreditan Bank; serta • <i>Performance</i> Akhir November dan Finalisasi RBB ke Otoritas Jasa Keuangan • Bank Credit Policy; and • Performance as of End November and Finalization of RBB to Financial Services Authority	✓	✓	✓	✓	✓	✓
4 Desember 2024 December 4, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	x	✓

Keterangan: / Remark:

HK : Henry Koenai

YR : Yandy Ramadhani

AT : Adhiputra Tanoyo

KHN : Kiung Hui Ngo

YPJ : Yulius Purnama Junaedi

DKP : Dewi K. Prodjohartono^{*)}

^{*)} Efektif menjabat sejak tanggal 6 Mei 2024. / Effective from May 6, 2024.

Rapat Gabungan dengan Dewan Komisaris

Bank INA secara konsisten menetapkan agenda rapat gabungan Dewan Komisaris dan Direksi guna memastikan koordinasi yang efektif dalam pengambilan keputusan strategis dan operasional. Rapat ini dilaksanakan minimal 1 kali setiap 4 bulan. Agenda rapat mencakup pembahasan kebijakan dan keputusan strategis Direksi yang disampaikan kepada Dewan Komisaris untuk ditelaah, memperoleh masukan, serta mendapatkan persetujuan jika diperlukan.

Sepanjang tahun 2024, Dewan Komisaris dan Direksi telah melaksanakan rapat gabungan sebanyak 7 kali, dengan tingkat kehadiran sebagai berikut.

Joint Meeting with the Board of Commissioners

Bank INA consistently setting up agenda of the joint meeting of the Board of Commissioners and the Board of Directors to ensure an effective coordination in strategic and operational decision making. This meeting is held at least once every 4 months. The meeting agenda include discussion of policies and strategic decisions of the Board of Directors submitted to the Board of Commissioners for review, gaining input, as well as obtaining approval if necessary.

Throughout 2024, the Board of Commissioners and the Board of Directors held 7 joint meetings, with the following attendance rates.

Nama Name	Jabatan Position	Jumlah Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Inawaty Handojo	Komisaris Utama Independen Independent President Commissioner	7	7	100,00
Yohanes Santoso Wibowo	Komisaris Independen Independent Commissioner	7	7	100,00

Nama Name	Jabatan Position	Jumlah Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Josavia Rachman Ichwan	Komisaris Commissioner	7	6	85,71
Henry Koenaiifi	Direktur Utama President Director	7	7	100,00
Yulius Purnama Junaedi	Wakil Direktur Utama Vice President Director	7	7	100,00
Kiung Hui Ngo	Direktur Keuangan Director of Finance	7	6	85,71
Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance	7	7	100,00
Yandy Ramadhani	Direktur Bisnis Retail dan Jaringan Director of Retail Business and Network	7	7	100,00
Dewi K. Prodjohartono ^{*)}	Direktur Komersial Banking Director of Commercial Banking	5	5	100,00
Rata-Rata Kehadiran (%) Average Attendance (%)				96,82

^{*)} Efektif menjabat sejak tanggal 6 Mei 2024. / Effective from May 6, 2024.

Informasi mengenai tanggal pelaksanaan, agenda dan materi, serta peserta rapat gabungan Dewan Komisaris dan Direksi disajikan sebagai berikut.

Information regarding the meeting dates, agendas, and materials, as well as the participants of the joint meetings of the Board of Commissioners and the Board of Directors are presented below.

Tanggal Date	Agenda	Kehadiran Attendance							
		IH	YSW	JRI	HK	YPJ	KHN	AT	YR
3 April 2024 April 3, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	✓	✓	✓	✓
29 April 2024 April 29, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	✓	✓	✓	✓
15 Mei 2024 May 15, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	✓	✓	✓	✓
19 Juni 2024 June 19, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	✓	✓	✓	✓
16 Oktober 2024 October 16, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	✓	x	✓	✓
31 Oktober 2024 October 31, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓	✓	✓	✓	✓	✓
13 November 2024 November 13, 2024	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	x	✓	✓	✓	✓	✓

Keterangan: / Remark:
IH : Inawaty Handoyo
YSW : Yohanes Santoso Wibowo
JRI : Josavia Rachman Ichwan

HK : Henry Koenaiifi
KHN : Kiung Hui Ngo
YR : Yandy Ramadhani

YPJ : Yulius Purnama Junaedi
AT : Adhiputra Tanoyo
DKP : Dewi K. Prodjohartono

^{*)} Efektif menjabat sejak tanggal 6 Mei 2024. / Effective from May 6, 2024.

Transparansi Informasi tentang Dewan Komisaris dan Direksi

Transparency of Information of the Board of Commissioners and Board of Directors

Rangkap Jabatan

Bank menetapkan kebijakan rangkap jabatan bagi Dewan Komisaris dan Direksi berdasarkan Pasal 15 dan Pasal 46 Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum. Informasi mengenai rangkap jabatan Dewan Komisaris disajikan sebagai berikut.

Concurrent Positions

The Bank has concurrent positions policy for the Board of Commissioners and Board of Directors based on Article 15 and Article 46 of Financial Services Authority Regulation No. 17 of 2023 on Implementation of Governance for Commercial Banks. Information regarding concurrent positions of the Board of Commissioners and Board of Directors are as follows.

Nama Name	Jabatan Position	Bank/Perusahaan/Lembaga Lain Other Banks/Companies/Institutions	
		Nama Perusahaan Company Name	Jabatan Position
Inawaty Handojo	Komisaris Utama Independen Independent President Commissioner	Tidak Ada None	Tidak Ada None
Yohanes Santoso Wibowo	Komisaris Independen Independent Commissioner	Tidak Ada None	Tidak Ada None
Josavia Rachman Ichwan	Komisaris Commissioner	Tidak Ada None	Tidak Ada None
Henry KoenaiFi	Direktur Utama President Director	Tidak Ada None	Tidak Ada None
Yulius Purnama Junaedi	Wakil Direktur Utama Vice President Director	Tidak Ada None	Tidak Ada None
Kiung Hui Ngo	Direktur Keuangan Director of Finance	Tidak Ada None	Tidak Ada None
Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance	Tidak Ada None	Tidak Ada None
Yandy Ramadhani	Direktur Bisnis Retail dan Jaringan Director of Retail Business and Network	Tidak Ada None	Tidak Ada None
Dewi K. Prodjohartono ¹⁾	Direktur Komersial Banking Director of Commercial Banking	Tidak Ada None	Tidak Ada None

¹⁾ Efektif menjabat sejak tanggal 6 Mei 2024. / Effective from May 6, 2024.

Kepemilikan Saham

Hingga Desember 2024, anggota Dewan Komisaris dan Direksi tidak memiliki saham, baik secara individu maupun bersama, yang melebihi 25% dari modal disetor di Bank atau perusahaan lain. Informasi terkait kepemilikan saham ini telah disajikan dalam bab Profil Perusahaan pada Laporan Tahunan.

Shareholding

Until December 2024, members of the Board of Commissioners and Board of Directors do not have shares, either individually or collectively, that exceed 25% of the paid-up capital in the Bank or other companies. Information related to this share ownership has been presented in the Company Profile chapter in the Annual Report.

Hubungan Afiliasi

Kebijakan hubungan afiliasi Bank INA berpedoman pada Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum. Regulasi ini mengatur bahwa anggota Dewan Komisaris dan Direksi tidak diperkenankan

Affiliate Relations

Bank INA's affiliation policy is guided by the Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Governance for Commercial Banks. This regulation stipulates that members of the Board of Commissioners and Board of Directors are

memiliki hubungan keluarga hingga derajat kedua dengan sesama anggota. Setiap anggota Dewan Komisaris dan Direksi juga wajib mengungkapkan hubungan keuangan dan hubungan keluarga dengan anggota Dewan Komisaris, Direksi, serta Pemegang Saham Pengendali Bank. Informasi terkait hubungan afiliasi anggota Dewan Komisaris dan Direksi disajikan sebagai berikut.

not allowed to have family relationships up to the second degree with fellow members. Each member of the Board of Commissioners and Board of Directors is also required to disclose financial and family relationships with members of the Board of Commissioners, Board of Directors, as well as Controlling Shareholders of the Bank. Information related to affiliate relations of members of the Board of Commissioners and Board of Directors is presented as follows.

Nama Name	Jabatan Positioning	Hubungan Keuangan dengan Financial Relations with			Hubungan Keluarga dengan Family Relations with			Hubungan Kepengurusan Management Relations
		Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pemegang Saham Pengendali Controlling Shareholders	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pemegang Saham Pengendali Controlling Shareholders	
Inawaty Handoyo	Komisaris Utama Independen Independent President Commissioner	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No
Yohanes Santoso Wibowo	Komisaris Independen Independent Commissioner	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No
Josavia Rachman Ichwan	Komisaris Commissioner	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No
Henry Koenafi	Direktur Utama President Director	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No
Yulius Purnama Junaedi	Wakil Direktur Utama Vice President Director	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No
Kiung Hui Ngo	Direktur Keuangan Director of Finance	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No
Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No
Yandy Ramadhani	Direktur Bisnis Retail dan Jaringan Director of Retail Business and Network	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No
Dewi K. Prodjohartono ¹⁾	Direktur Komersial Banking Director of Commercial Banking	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No

¹⁾Efektif menjabat sejak tanggal 6 Mei 2024. / Effective from May 6, 2024.

Kebijakan Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris dan Direksi

[ESG-G.05]

Bank INA menyadari bahwa perkembangan industri perbankan semakin pesat, terutama didorong oleh digitalisasi. Oleh karena itu, guna memperluas pemahaman, keterampilan, dan wawasan Dewan Komisaris serta Direksi, Bank menyediakan program pelatihan dan peningkatan kompetensi. Pelatihan ini bertujuan untuk mendukung peningkatan kinerja serta memastikan kepatuhan terhadap regulasi yang berlaku. Program ini dilaksanakan secara berkala, baik oleh pihak internal maupun eksternal. Informasi terkait pelatihan dan peningkatan kompetensi Dewan Komisaris dan Direksi disajikan dalam bab Profil Perusahaan pada Laporan Tahunan ini.

Training and/or Competency Development Policy for the Board of Commissioners and Board of Directors

[ESG-G.05]

Bank INA realizes the increasingly rapid development of the banking industry, especially fueled by digitalization. Thus, to expand the understanding, skills, and insight of the Board of Commissioners and Board of Directors, the Bank provides training and competency development program. This training aims to support performance improvement as well as ensuring compliance with applicable regulations. This program is held regularly, either by internal or external party. Information related to training and competency development of the Board of Commissioners and Board of Directors has been presented in the Company Profile chapter in this Annual Report.



Program Orientasi

Bank INA menyelenggarakan program orientasi bagi anggota Dewan Komisaris dan Direksi yang baru dilantik. Program ini bertujuan untuk memperkenalkan lingkungan dan kondisi Bank agar mereka dapat menjalankan peran secara efektif. Orientasi dimulai dengan pengenalan antar Dewan Komisaris, Direksi, Pejabat Eksekutif, Kepala Divisi/Kepala Satuan Kerja, Sekretaris Perusahaan, anggota komite di bawah Dewan Komisaris, Sekretaris Dewan Komisaris, serta pejabat lainnya. Selain itu, program ini juga mencakup penyampaian materi penting yang perlu diketahui oleh anggota Dewan Komisaris dan Direksi yang baru, meliputi:

1. Struktur organisasi perusahaan serta fungsi Dewan Komisaris dan Direksi;
2. Hak (termasuk remunerasi dan fasilitas yang didapat), tugas utama, kewajiban, dan tanggung jawab Dewan Komisaris dan Direksi;
3. Kinerja keuangan Bank;
4. Kondisi Bank terkini, Rencana Bisnis Bank, serta prospek Bank ke depan;
5. Perangkat kebijakan internal yang dimiliki Bank;
6. Praktik manajemen risiko Bank;
7. Praktik kepatuhan; serta
8. Hal lainnya yang sekiranya diperlukan untuk membekali anggota Dewan Komisaris dan Direksi baru.

Penilaian Kinerja Dewan Komisaris dan Direksi [ESG-G.04]

Penilaian kinerja Dewan Komisaris dilakukan melalui metode *self-assessment*. Sementara itu, penilaian kinerja Direksi dilakukan oleh Dewan Komisaris, baik secara individu maupun kolektif, berdasarkan prosedur yang ditetapkan oleh Komite Nominasi dan Remunerasi. Kriteria penilaian kinerja Dewan Komisaris dan Direksi mencakup:

1. Laporan yang disampaikan;
2. Saran, pertimbangan, dan masukan yang disampaikan;
3. Aktivitas pelaksanaan pengawasan;
4. Ketaatan terhadap kebijakan pengelolaan;
5. Penerapan prinsip-prinsip GCG;
6. Kinerja Bank; serta
7. Pencapaian target.

Hasil penilaian kinerja disampaikan kepada Pemegang Saham dalam RUPS Tahunan melalui Laporan Pengawasan Bank oleh Dewan Komisaris dan Laporan Pengelolaan Bank oleh Direksi. Setelah menelaah laporan tersebut, Pemegang Saham memberikan persetujuan serta pelunasan dan pembebasan tanggung jawab sepenuhnya (*acquitted and discharged*) kepada anggota Dewan Komisaris dan Direksi atas pelaksanaan tugas mereka selama periode tersebut.

Selain itu, penilaian kinerja Dewan Komisaris dan Direksi juga dilakukan melalui *self-assessment* GCG, yang berpedoman pada Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 dan Surat

Orientation Program

Bank INA organizes orientation program for newly appointed members of Board of Commissioners and Board of Directors. It aims to introduce the Bank's environment and conditions, so they can perform the role effectively. The orientation begins with the introduction of the Board of Commissioners, Board of Directors, Executive Officers, Head of Division/Head of Work Unit, Corporate Secretary, members of committees under the Board of Commissioners, Secretary of Board of Commissioners, and other officials. This program also delivered important materials the new members of the Board of Commissioners and Board of Directors need to know, including:

1. Company's organizational structure and functions of the Board of Commissioners and Board of Directors;
2. Rights (including remuneration and facilities obtained), main duties, obligations, and responsibilities of the Board of Commissioners and Board of Directors;
3. Bank's financial performance;
4. The Bank's current condition, the Bank's Business Plan, and the Bank's future prospects;
5. Bank's internal policy tools;
6. Bank's risk management practices;
7. Compliance practices; and
8. Other matters necessary to equip new members of the Board of Commissioners and Board of Directors.

Performance Assessment of the Board of Commissioners and Board of Directors [ESG-G.04]

The performance assessment of the Board of Commissioners is conducted through self-assessment method. Meanwhile, the performance assessment of Board of Directors is conducted by the Board of Commissioners, both individually and collectively based on the procedure set by Nomination and Remuneration Committee. The performance assessment criteria of the Board of Commissioners and Board of Directors include:

1. Reports submitted;
2. Suggestions, considerations, and input submitted;
3. Monitoring implementation activities;
4. Adherence to management policies;
5. Implementation of GCG principles;
6. Bank Performance; and
7. Target achievement.

The performance assessment results are submitted to the Shareholders at the Annual GMS, through Bank's Supervisory Report of Board of Commissioners and Bank's Management Report by Board of Directors. After reviewing the reports, the Shareholders give approval and granted full release and discharge (*acquitted and discharged*) to members of the Bank's Board of Commissioners and Board of Directors for the implementation of their duties during the period.

The performance assessment of the Board of Commissioners and Board of Directors is also conducted through GCG self-assessment guided by Financial Services Authority Regulation No. 17 of 2023

Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Perusahaan bagi Bank Umum. Kriteria ini mengutamakan efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris dan Direksi selama tahun buku.

Penilaian Kinerja Komite Pendukung Dewan Komisaris

Dewan Komisaris secara berkala mengevaluasi kinerja komite pendukung guna memastikan efektivitas pelaksanaan tugas dan tanggung jawab mereka. Penilaian ini mencakup Komite Audit, Komite Nominasi dan Remunerasi, serta Komite Pemantau Risiko, dengan kriteria penilaian meliputi:

1. Ketepatan laporan yang diberikan kepada Dewan Komisaris;
2. Tingkat kehadiran dan partisipasi masing-masing anggota komite pada saat rapat; serta
3. Keaktifan anggota pada saat rapat.

Sepanjang tahun 2024, Dewan Komisaris menilai bahwa seluruh komite pendukung telah menjalankan tugas, tanggung jawab, dan wewenangnya dengan baik serta secara efektif mendukung pelaksanaan tugas Dewan Komisaris.

Penilaian Kinerja Komite Pendukung Direksi

Direksi secara berkala mengevaluasi kinerja komite pendukung guna memastikan efektivitas pelaksanaan tugas dan tanggung jawab mereka. Penilaian ini mencakup Komite Manajemen Risiko, Komite Kredit, Komite Kebijakan Perkreditan, ALCO, Komite Pengarah Teknologi Informasi, dan Komite Produk. Kriteria penilaian yang digunakan sama dengan kriteria penilaian kinerja komite pendukung Dewan Komisaris.

Sepanjang tahun 2024, Direksi menilai bahwa seluruh komite pendukung telah menjalankan tugas, tanggung jawab, dan wewenangnya dengan baik serta secara efektif mendukung pelaksanaan tugas Direksi.

Kebijakan Nominasi Dewan Komisaris dan Direksi [ESG-G.06]

Proses nominasi anggota Dewan Komisaris dan Direksi merupakan bagian dari tanggung jawab Komite Nominasi dan Remunerasi. Komite ini menyusun daftar calon yang telah diseleksi sesuai dengan kriteria yang ditetapkan oleh Bank, sebagaimana tercantum dalam Pedoman Penerapan Tata Kelola No. KSP/CSC/005/02/0424 tertanggal 16 April 2024. Daftar tersebut kemudian diajukan dalam rapat internal Dewan Komisaris.

and Financial Services Authority Circular No. 13/SEOJK.03/2017 on the Implementation of Corporate Governance for Commercial Banks. These criteria prioritize the effectiveness of implementation of duties and responsibilities of the Board of Commissioners and Board of Directors during the fiscal year.

Performance Assessment of the Board of Commissioners' Supporting Committees

The Board of Commissioners periodically evaluates the performance of supporting committees to ensure effectiveness of the implementation of their duties and responsibilities. This assessment includes the Audit Committee, Nomination and Remuneration Committee, and Risk Monitoring Committee, with the following assessment criteria:

1. Accuracy of reports given to the Board of Commissioners;
2. The level of attendance and participation of each committee member at the meeting; and
3. Activeness of members at the meeting.

Throughout 2024, the Board of Commissioners assessed that all supporting committees have carried out their duties, responsibilities, and authorities well and effectively supported the implementation of duties of the Board of Commissioners.

Performance Assessment of the Board of Directors' Supporting Committee

The Board of Directors periodically evaluates the performance of supporting committees to ensure the effectiveness of the implementation of their duties and responsibilities. This assessment includes the Risk Management Committee, Credit Committee, Credit Policy Committee, ALCO, Information Technology Steering Committee, and Product Committee. The assessment criteria used is similar with the assessment criteria of the supporting committees of the Board of Commissioners.

Throughout 2024, the Board of Directors assessed that all supporting committees have performed their duties, responsibilities, and authorities well and effectively supported the implementation of duties of the Board of Directors.

Nomination Policy of the Board of Commissioners and Board of Directors [ESG-G.06]

The nomination process of members of the Board of Commissioners and Board of Directors is part of the Nomination and Remuneration Committee's responsibilities. This Committee compiles a list of candidates selected under the criteria established by the Bank, as outlined in the Governance Implementation Guidelines No. KSP/CSC/005/02/0424 dated April 16, 2024. This list is later submitted in the internal meeting of the Board of Commissioners.



Calon yang terpilih akan diangkat dalam RUPS setelah memenuhi seluruh prosedur nominasi, termasuk uji kemampuan dan kepatutan (*fit and proper test*) sebagaimana dipersyaratkan oleh Otoritas Jasa Keuangan. Sebelum dinyatakan lulus uji tersebut, calon anggota Dewan Komisaris dan Direksi belum diperkenankan menjalankan tugas dan tanggung jawabnya.

Selected candidate will be appointed in the GMS after meeting all of the nomination procedure, including the fit and proper test as required by the Financial Services Authority. Before being declared to have passed the test, the prospective member of the Board of Commissioners and Board of Directors are prohibited from carrying out the duties and responsibilities.

Kebijakan Remunerasi Dewan Komisaris dan Direksi

Dasar dan Kebijakan Remunerasi Dewan Komisaris dan Direksi

Kebijakan remunerasi Dewan Komisaris dan Direksi Bank INA berlandaskan pada Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015, Surat Edaran Otoritas Jasa Keuangan No. 40/SEOJK.03/2016 tentang Tata Kelola Pemberian Remunerasi Bank Umum, serta Kebijakan No. HC/002/1222 tentang Tata Kelola Pemberian Remunerasi.

Remuneration Policy of the Board of Commissioners and Board of Directors

Remuneration Basis and Policy for the Board of Commissioners and Board of Directors

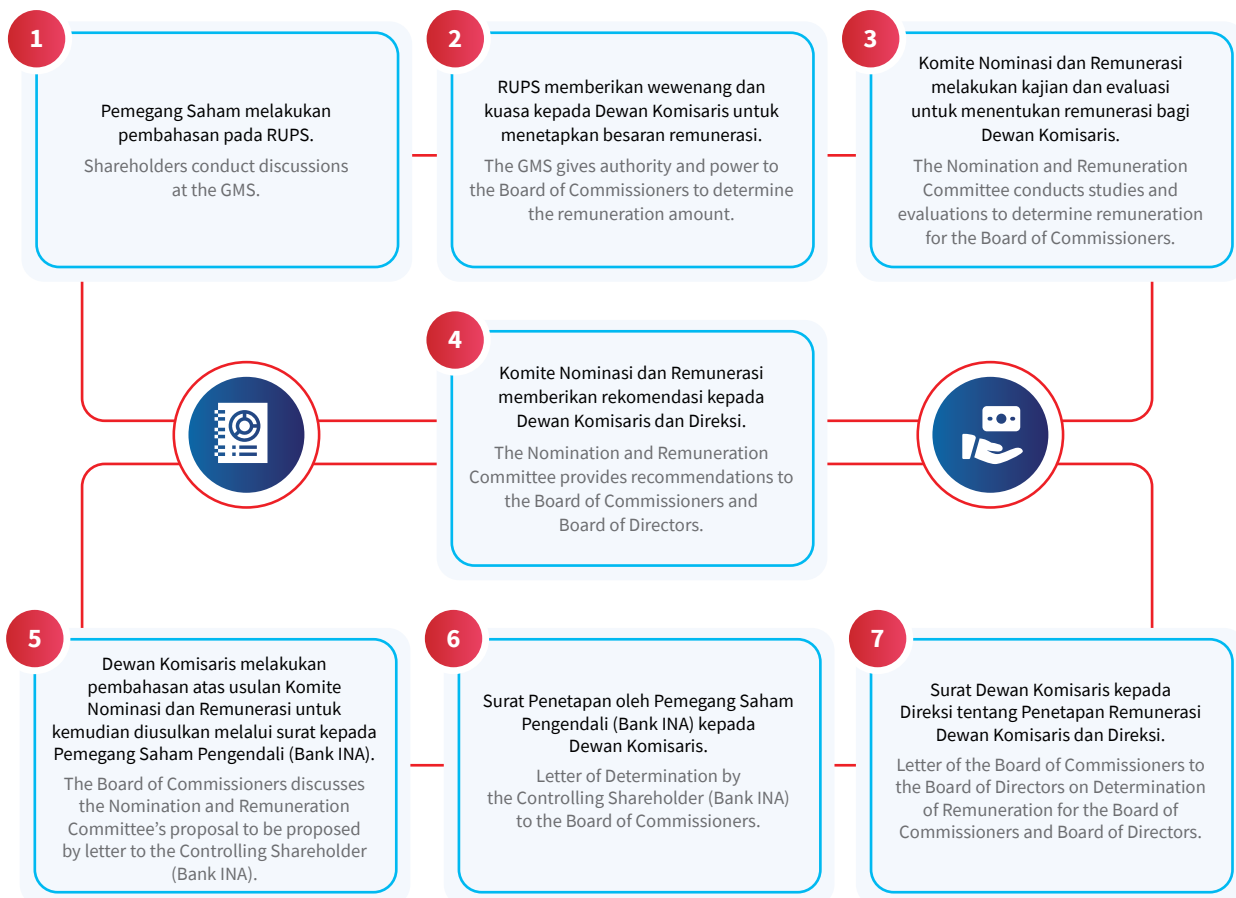
The remuneration policy of Bank INA's Board of Commissioners and Board of Directors is based on Financial Services Authority Regulation No. 45/POJK.03/2015, Financial Services Authority Circular No. 40/SEOJK.03/2016 on the Governance in Providing Remuneration for Commercial Banks, as well as Policy No. HC/002/1222 on Governance in Providing Remuneration.

Prosedur dan Penetapan Remunerasi Dewan Komisaris dan Direksi

Berikut adalah penjelasan mengenai prosedur dan penetapan remunerasi Dewan Komisaris dan Direksi Bank.

Procedures and Determination of Remuneration for the Board of Commissioners and Board of Directors

Following is the explanation of procedures and determination of remuneration for the Board of Commissioners and Board of Directors of the Bank.



Indikator dan Jenis Penetapan Remunerasi Dewan Komisaris dan Direksi

Bank telah menetapkan indikator terkait remunerasi Dewan Komisaris dan Direksi, yang terdiri dari:

1. Tugas, tanggung jawab, dan wewenang masing-masing anggota Dewan Komisaris dan Direksi, serta pemenuhannya;
2. Hasil survei besaran remunerasi di industri perbankan;
3. Skala dan kompleksitas usaha;
4. Tingkat inflasi;
5. Kondisi dan kemampuan keuangan Bank;
6. Kinerja keuangan Bank; serta
7. Tidak bertentangan dengan peraturan perundang-undangan yang berlaku.

Jenis remunerasi yang diterima oleh Dewan Komisaris dan Direksi Bank INA, dijelaskan sebagai berikut.

Jenis Remunerasi Type of Remuneration	Penjelasan Explanation
Remunerasi yang Bersifat Tetap Fixed Remuneration	Remunerasi yang diberikan dalam bentuk tunai atau dalam bentuk lain yang tidak dikaitkan dengan kinerja dan risiko, seperti gaji pokok, tunjangan, fasilitas, tunjangan perumahan, tunjangan kesehatan, tunjangan pendidikan, tunjangan hari raya, dan pensiun.
Remunerasi yang Bersifat Variabel Variable Remuneration	Remunerasi yang dikaitkan dengan kinerja dan risiko, yang diberikan dalam bentuk tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank. Pemberian remunerasi ini secara khusus mendorong <i>prudent risk taking</i> serta diberikan dengan memperhatikan risiko yang paling berpengaruh dalam kegiatan usaha (risiko utama).

Penetapan Material Risk Takers (MRT)

Material Risk Takers (MRT) merupakan pihak yang memiliki wewenang untuk mengambil keputusan yang dapat berdampak signifikan terhadap profil risiko perusahaan. Dalam hal ini, Bank INA menetapkan MRT melalui 2 pendekatan, yakni:

1. Metode kualitatif, yakni sesuai dengan porsi tanggung jawab yang berpengaruh terhadap profil risiko utama yang akan ditentukan berdasarkan evaluasi profil risiko Bank; serta
2. Metode kuantitatif, yakni melalui perbandingan penerimaan remunerasi yang bersifat variabel antara MRT dan non-MRT dengan tetap mempertimbangkan kinerja dan tingkat risiko jabatan.

Bank INA menetapkan bahwa bagian dari MRT terdiri dari anggota Direksi yang menjabat pada periode tahun berjalan, yang terdiri dari 6 orang.

Indicators and Types for Determining Remuneration for the Board of Commissioners and Board of Directors

The Bank has determines the remuneration indicators for the Board of Commissioners and Board of Directors, consist of:

1. Duties, responsibilities, and authorities of each member of the Board of Commissioners and Board of Directors, and the fulfillment;
2. The survey results on the remuneration amount in the banking industry;
3. Business scale and complexity;
4. Inflation rate;
5. Bank's financial condition and capacity;
6. Bank financial performance; and
7. Does not conflict with applicable laws and regulations.

The types of remuneration received by Bank INA's Board of Commissioners and Board of Directors are explained as follows.

Determination of Material Risk Takers (MRT)

Material Risk Takers (MRT) are parties having the authority to make decisions that may cause significant impact to the company's risk profile. In this case, Bank INA determines the MRT through 2 approaches, namely:

1. Qualitative method, namely in accordance with the portion of responsibilities that affect the main risk profile which will be determined based on an evaluation of the Bank's risk profile; and
2. Quantitative method, namely through a comparison of variable remuneration receipts between MRT and non-MRT while considering the performance and risk level of the position.

Bank INA designates, as part of the MRT, are members of the Board of Directors serving on the current year period, consists of 6 persons.



Penangguhan atau Penarikan Kembali Remunerasi

Kebijakan untuk menunda pembayaran remunerasi variabel yang ditangguhkan (*malus*) atau mengambil kembali remunerasi variabel yang sudah dibayarkan (*clawback*) kepada pihak yang ditetapkan sebagai MRT dapat diberlakukan oleh Bank, dengan ketentuan sebagai berikut.

1. Bank mengalami kerugian.
2. Terjadinya risiko yang berdampak negatif terhadap keuangan Bank.
3. Terjadinya *fraud*, pelanggaran hukum, perilaku tidak etis, dan/atau pemalsuan catatan oleh pihak yang menjadi MRT yang merugikan Bank.
4. Kondisi lainnya.

Nilai penangguhan pembayaran ini merujuk pada kondisi internal Bank, terutama stabilitas keuangan Bank, kecukupan dan penguatan permodalan Bank, kebutuhan likuiditas jangka pendek dan jangka panjang, serta potensi pendapatan di masa depan. Sementara, masa penangguhan pembayaran remunerasi minimal 3 tahun dan dapat diperpanjang sesuai dengan jangka waktu risiko.

Penentuan Remunerasi Dikaitkan dengan Kinerja dan Risiko

Remunerasi Dewan Komisaris dan Direksi ditentukan berdasarkan hasil penilaian kinerja yang dilakukan melalui metode *Key Performance Indicator* (KPI). Komite Nominasi dan Remunerasi berwenang mengusulkan besaran remunerasi kepada Dewan Komisaris, yang kemudian disampaikan dalam RUPS untuk ditetapkan. Bank juga menerapkan remunerasi berbasis risiko dengan penetapan MRT.

Konsultan terkait Kebijakan Remunerasi

Per Desember 2024, Bank belum melibatkan konsultan dalam penetapan kebijakan remunerasi Dewan Komisaris maupun Direksi.

Struktur dan Besaran Remunerasi

Dewan Komisaris dan Direksi Bank menerima struktur dan besaran remunerasi dalam bentuk:

1. Remunerasi, yaitu penghasilan dalam bentuk keuangan (*non-natura*) antara lain gaji, tunjangan (*benefit*), kompensasi dalam bentuk saham, bonus, dan bentuk remunerasi lainnya; serta
2. Fasilitas lain, yaitu fasilitas yang diterima tidak dalam bentuk keuangan (*natura*), antara lain fasilitas perumahan, fasilitas transportasi, fasilitas asuransi kesehatan, fasilitas telekomunikasi, dan fasilitas lainnya, yang dapat dimiliki maupun tidak dapat dimiliki.

Suspension or Withdrawal of Remuneration

The policies to postpone payment of deferred variable remuneration (*malus*) or *clawback* variable remuneration that has been paid (*clawback*) to the party designated as MRT can be imposed by the Bank, with the following provisions.

1. The Bank suffers losses.
2. The occurrence of risks that have a negative impact on the Bank's finances.
3. There is fraud, law violations, unethical behavior, and/or falsification of records by parties who become MRT which are detrimental to the Bank.
4. Other conditions.

The value of this deferment of payments referred to the Bank's internal conditions, especially the financial stability of the Bank, adequacy and strengthening of the Bank's capital, short-term and long-term liquidity needs, and future income potential. Meanwhile, the deferral period for payment of remuneration is at least 3 years and can be extended in accordance with the risk period.

Determination of Remuneration Linked to Performance and Risk

The remuneration of the Board of Commissioners and Board of Directors is determined based on the performance assessment results carried out using *Key Performance Indicator* (KPI) method. The Nomination and Remuneration Committee has the authority to propose the amount of remuneration to the Board of Commissioners, which is then submitted to the GMS to be determined. The Bank also implements risk-based remuneration with the establishment of MRT.

Consultants related to Remuneration Policy

As of December 2024, the Bank has not involved a consultant in determining the remuneration policy of the Board of Commissioners or Board of Directors.

Remuneration Structure and Amount

The Bank's Board of Commissioners and Board of Directors received remuneration structure and amount in the form of:

1. Remuneration, namely income in financial form (*non-natura*) including salaries, allowances (*benefit*), compensation in the form of shares, bonuses, and other forms of remuneration; and
2. Other facilities, namely facilities received not in financial form (*natura*), including housing facilities, transportation facilities, health insurance facilities, telecommunications facilities, and other facilities, which may or may not be owned.

Sementara itu, besaran remunerasi anggota Dewan Komisaris dan Direksi Bank selama tahun 2024, diuraikan sebagai berikut.

Meanwhile, the remuneration amount for members of the Bank’s Board of Commissioners and Board of Directors in 2024 is described as follows.

Jenis Remunerasi dan Fasilitas Lain Types of Remuneration and Other Facilities	Jumlah Diterima dalam 1 Tahun Amount Received in 1 Year			
	Dewan Komisaris Board of Commissioners		Direksi Board of Directors	
	Orang People	Jutaan Rupiah Millions of Rupiah	Orang People	Jutaan Rupiah Millions of Rupiah
Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura) Remuneration (salary, bonus, routine allowance, tantiem, and other non-natura facilities)	3	3.863	6	32.356
Fasilitas lain dalam bentuk natura (perumahan, fasilitas kesehatan, dan sebagainya) yang: Other facilities in kind (housing, health facilities, etc.) which:	3	-	6	-
Dapat dimiliki Can be owned	Nihil None	Nihil None	Nihil None	Nihil None
Tidak dapat dimiliki Cannot be owned	Nihil None	Nihil None	Nihil None	Nihil None
Total	3	3.863	6	32.356

Jumlah Remunerasi Tunai per Orang dalam 1 Tahun ¹⁾ Amount of Cash Remuneration per Person in 1 Year ¹⁾	Jumlah Dewan Komisaris Total Board of Commissioners	Jumlah Direksi Total Board of Directors
Di atas Rp2 miliar Above Rp2 billion	-	6
Di atas Rp1 miliar - Rp2 miliar Above Rp1 billion - Rp2 billion	3	-
Di atas Rp500 juta - Rp1 miliar Above Rp500 million - Rp1 billion	-	-
Rp500 juta ke bawah Rp500 million and below	-	-

¹⁾Jumlah yang diterima secara tunai. / Amount received in cash.

Remunerasi yang Bersifat Variabel yang Diterima Variable Remuneration Received	Jumlah Diterima dalam 1 Tahun Amount Received in 1 Year					
	Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pegawai Employees	
	Orang People	Jutaan Rupiah Millions of Rupiah	Orang People	Jutaan Rupiah Millions of Rupiah	Orang People	Jutaan Rupiah Millions of Rupiah
Total	-	-	-	-	-	-

Rasio Gaji Tertinggi dan Terendah Ratio of Highest and Lowest Salary	Rasio 2024 2024 Ratio (Kali / Time)	Rasio 2023 2023 Ratio (Kali / Time)
Rasio Gaji Karyawan Tertinggi dan Terendah Highest and Lowest Employee Salary Ratio	55,60	55,20
Rasio Gaji Direksi Tertinggi dan Terendah Ratio of the Highest and Lowest Board of Directors Salary	2,34	1,88
Rasio Gaji Dewan Komisaris Tertinggi dan Terendah Ratio of the Highest and Lowest Board of Commissioners Salary	1,14	1,14
Rasio Gaji Direksi Tertinggi dan Karyawan Tertinggi Ratio of the Highest Board of Directors and Highest Employee Salaries	3,12	2,72



Jumlah Nominal Pesangon yang Dibayarkan per Orang dalam 1 Tahun Nominal Amount of Severance Paid per Person in 1 Year	Jumlah Pegawai Total Employees
Di atas Rp1 miliar Above Rp1 billion	1
Di atas Rp500 juta - Rp1 miliar Above Rp500 million - Rp1 billion	-
Di bawah Rp500 juta Below Rp500 million	4

Jabatan Position	Total Saham Dimiliki (Lembar Saham) Total Shares Owned (Shares)	Opsi Saham Stock Options			
		Diberikan (Lembar Saham) Given (Shares)	Telah Dieksekusi (Lembar Saham) Executed (Shares)	Harga Opsi Option Price (Rp)	Jangka Waktu Time Period
Dewan Komisaris Board of Commissioners	Nihil None	Nihil None	Nihil None	Nihil None	Nihil None
Direksi Board of Directors	Nihil None	Nihil None	Nihil None	Nihil None	Nihil None
Pejabat Eksekutif Executive Officer	9.567	Nihil None	Nihil None	Nihil None	Nihil None
Total	9.567	Nihil None	Nihil None	Nihil None	Nihil None

1.	Remunerasi yang Bersifat Tetap ¹⁾ (Jutaan Rupiah) Fixed Remuneration ¹⁾ (Million Rupiah)		
a.	Tunai Cash	36.219	
b.	Saham/Instrumen Berbasis Saham yang Diterbitkan Bank Shares/Share-Based Instruments Issued by the Bank	Nihil None	
2.	Remunerasi yang Bersifat Variabel ¹⁾ (Jutaan Rupiah) Variable Remuneration ¹⁾ (Million Rupiah)	Tidak Ditangguhkan Not Deferred	Ditangguhkan Deferred
a.	Tunai Cash	Nihil None	Nihil None
b.	Saham/Instrumen Berbasis Saham yang Diterbitkan Bank Shares/Share-Based Instruments Issued by the Bank	Nihil None	Nihil None

¹⁾ Hanya untuk MRT. / Only for MRT.

Informasi Kuantitatif

Quantitative Information

Jenis Remunerasi yang Bersifat Variabel ¹⁾ Types of Variable Remuneration ¹⁾	Jumlah Pengurangan Selama Periode Laporan Total Deductions During the Reporting Period			
	Sisa yang Masih Ditangguhkan Still Deferred	Disebabkan Penyesuaian Eksplisit Caused by Explicit Adjustment (A)	Disebabkan Penyesuaian Implisit Caused by Implicit Adjustment (B)	Total (A) + (B)
Tunai (dalam jutaan Rupiah) Cash (in millions of Rupiah)	-	-	-	-
Saham/Instrumen Berbasis Saham yang Diterbitkan Bank (dalam lembar saham dan nominasi juta Rupiah yang merupakan konversi dari lembar saham tersebut) Shares/Share-Based Instruments Issued by the Bank (in Shares and nominations in million Rupiah which is the conversion of the said shares)	Nihil None	Nihil None	Nihil None	Nihil None

¹⁾ Hanya untuk MRT. / Only for MRT.

Informasi Lain terkait Tata Kelola Remunerasi

Selama tahun 2024, tidak terdapat intervensi dari pemilik, tidak terjadi perselisihan internal, maupun masalah yang disebabkan oleh kebijakan remunerasi Bank.

Penanganan Benturan Kepentingan Dewan Komisaris dan Direksi [ESG-G.09]

Bank berkomitmen untuk memastikan bahwa setiap anggota Dewan Komisaris dan Direksi bebas dari benturan kepentingan (*conflict of interest*) guna menjaga transparansi dan objektivitas dalam pelaksanaan tugas dan tanggung jawabnya. Komitmen ini diwujudkan melalui implementasi Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan, yang mengharuskan Bank untuk:

1. Mengidentifikasi, memitigasi, dan mengelola benturan kepentingan, termasuk yang berasal dari transaksi dengan pihak terafiliasi dan transaksi intra-grup;
2. Melarang anggota Dewan Komisaris dan Direksi melakukan tindakan yang dapat merugikan atau mengurangi keuntungan perusahaan; serta
3. Menyatakan adanya benturan kepentingan dalam setiap proses pengambilan keputusan.

Sebagai bentuk penguatan komitmen tersebut, Bank telah menyusun kebijakan internal terkait Penanganan Benturan Kepentingan No. COM/002/01/0319, yang disahkan pada 29 Maret 2019. Kebijakan ini menegaskan bahwa setiap proses pengambilan keputusan, baik di dalam maupun di luar rapat, harus bebas dari benturan kepentingan. Oleh karena itu, pihak yang memiliki benturan kepentingan tidak diperkenankan untuk ikut serta dalam proses pengambilan keputusan. Dewan Komisaris, Direksi, dan Pejabat Eksekutif diwajibkan untuk menghindari keterlibatan dalam pengambilan keputusan yang berpotensi menimbulkan benturan kepentingan. Jika benturan kepentingan tidak dapat dihindari, maka pihak yang terlibat harus mengutamakan kepentingan Bank.

Other Information related to Remuneration Governance

Throughout 2024, there was no owner intervention, no internal dispute, or issue arising from the Bank's remuneration policy.

Handling of Conflict of Interest of the Board of Commissioners and Board of Directors [ESG-G.09]

Bank INA is committed to ensure that every member of the Board of Commissioners and the Board of Directors is free from any conflict of interest to maintain transparency and objectivity in carrying out their duties and responsibilities. This commitment is realized by implementing the Financial Services Authority Regulation No. 18/POJK.03/2014 on Implementation of Integrated Governance for Financial Conglomerates, which requires the Bank to:

1. Identify, mitigate, and manage conflicts of interest, including those arising from transactions with affiliated parties and intragroup transactions;
2. Prohibit members of the Board of Commissioners and Board of Directors from taking actions that can harm or reduce the company's profits; and
3. Declare a conflict of interest in every decision-making process.

To strengthen the commitment, the Bank has prepared an internal policy related to Conflict of Interest Handling No. COM/002/01/0319, which was approved on March 29, 2019. This policy emphasizes that every decision making process, both inside and outside the meeting, must be free from conflict of interest. Therefore, any party who have a conflict of interest is prohibited to participate in decision-making process. The Board of Commissioners, Board of Directors and Executive Officers are required to avoid any participation in the decision making that has the potentials of causing a conflict of interest. If the conflict of interest cannot be avoided, then the parties involved must prioritize the interests of the Bank.



Komite Pendukung Dewan Komisaris

Board of Commissioners Supporting Committee

Komite pendukung Dewan Komisaris dibentuk untuk meningkatkan efektivitas pelaksanaan tugas dan tanggung jawabnya. Komite ini terdiri dari Komite Audit, Komite Nominasi dan Remunerasi, serta Komite Pemantau Risiko.

Komite Audit

Komite Audit berperan dalam mengawasi proses audit, baik internal maupun eksternal, serta memastikan bahwa Laporan Keuangan disusun sesuai dengan kebijakan yang berlaku. Komite ini juga bertanggung jawab atas pengawasan efektivitas sistem pengendalian internal, manajemen risiko, dan penerapan GCG secara menyeluruh.

Pedoman Kerja

Komite Audit menjalankan fungsinya sesuai dengan ketentuan dalam Piagam Komite Audit yang disahkan pada 13 Desember 2023.

Komposisi

Pada tahun 2024, terjadi perubahan komposisi Komite Audit Bank INA sehubungan dengan berakhirnya masa jabatan Bapak Ivan Purnama Sanoesi dan Bapak Jacobus Sindu Adisuwono sebagai anggota. Dengan demikian, komposisi Komite Audit Bank INA sebagai berikut.

Periode Januari 2024-1 Juli 2024

Period January 2024 – July 1, 2024

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Periode Jabatan Term of Office	Keahlian Expertise	Keterangan Remark
Inawaty Handojo	Ketua Chairperson	Surat Keputusan Direksi No. SK/DIR/020/0622 tanggal 27 Juni 2022 Board of Directors Decision No. SK/DIR/020/0622 dated June 27, 2022	Januari 2024 - 1 Juli 2024 January, 2024 - July 1, 2024	Banking, Governance, Risk Management, Assurance, and Control Compliance	Komisaris Independen Independent Commissioner
Ivan Purnama Sanoesi	Anggota Member			Manajemen Risiko dan Akuntansi Risk Management and Accounting	Pihak Independen Independent Party
Jacobus Sindu Adisuwono	Anggota Member			Akuntansi dan Perbankan Accounting and Banking	Pihak Independen Independent Party

The Board of Commissioners Supporting Committee is established to improve the effectiveness of implementation of its duties and responsibilities. This committee consists of the Audit Committee, Nomination and Remuneration Committee, and the Risk Monitoring Committee.

Audit Committee

The Audit Committee has a role to supervise the audit process, both internal or external, and ensure the Financial Statements is prepared in accordance with the applicable policies. This committee is also responsible to supervise the effectiveness of the internal control system, risk management, and overall GCG implementation.

Charter

The Audit Committee carries out its functions by following the provision in the Audit Committee Charter, which was approved on December 13, 2023.

Composition

In 2024, there was a change in the composition of Bank INA's Audit Committee with the end of term of office of Mr. Ivan Purnama Sanoesi and Mr. Jacobus Sindu Adisuwono as members. Thus, the composition of Bank INA's Audit Committee is as follows.

Periode 2 Juli 2024-31 Desember 2024
Period July 2, 2024-December 31, 2024

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Periode Jabatan Term of Office	Keahlian Expertise	Keterangan Remark
Yohanes Santoso Wibowo	Ketua Chairperson	Surat Keputusan Direksi No. SK/DIR/047/0724 tanggal 2 Juli 2024. Board of Directors Decision No. SK/DIR/047/0724 dated July 2, 2024.	2024-2027	Perbankan Banking	Komisaris Independen Independent Commissioner
Dinan Sufendi RAE	Anggota Member			Perbankan dan Hukum Banking and Law	Pihak Independen Independent Party
Antonius Suryanta	Anggota Member			Akuntansi dan Perbankan Accounting and Banking	Pihak Independen Independent Party

Profil

Profil anggota Komite Audit telah diungkapkan pada Bab Profil Perusahaan di dalam Laporan Tahunan ini.

Profile

Profiles of Audit Committee’s members have been disclosed in the Company Profile Chapter of this Annual Report.

Independensi

Komite Audit berkomitmen untuk menjaga independensi dalam menjalankan tugas dan tanggung jawabnya guna memastikan tidak adanya benturan kepentingan atau intervensi dari pihak lain. Komitmen ini dibuktikan melalui pemenuhan aspek independensi berikut.

Independency

The Audit Committee is committed to maintain independence in carrying out its duties and responsibilities to ensure there is no conflict of interest or intervention from other party. This commitment is shown through the fulfillment of the following aspects of independence.

Aspek Independensi Independency Aspect	Yohanes Santoso Wibowo	Dinan Sufendi Rae	Antonius Suryanta
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi. Has no financial relationship with the Board of Commissioners and Board of Directors.	✓	✓	✓
Tidak memiliki hubungan kepengurusan di Bank, Entitas Anak, maupun perusahaan afiliasi. Has no management relationship at the Bank, Subsidiaries, or affiliated companies.	✓	✓	✓
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota komite lainnya. Has no family relationship with the Board of Commissioners, Board of Directors, and/or other members of the committee.	✓	✓	✓
Tidak menjabat sebagai pengurus partai politik, pejabat, dan pemerintah. Not serving as administrators of political parties, officials, and government.	✓	✓	✓

✓ : Terpenuhi / Fulfilled x: Tidak terpenuhi / Not fulfilled

Tugas dan Tanggung Jawab

Berikut uraian mengenai tugas dan tanggung jawab Komite Audit.

- Bertindak secara independen dalam melaksanakan tugas dan tanggung jawabnya.
- Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan oleh Bank kepada publik dan/atau pihak otoritas, antara lain Laporan Keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Bank.
- Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Bank.

Duties and Responsibilities

Following are the description of duties and responsibilities of the Audit Committee.

- To act independently in carrying out its duties and responsibilities.
- To review the financial information that will be issued by the Bank to the public and/or authorities, including Financial Statements, projections, and other reports related to the Bank’s financial information.
- To review the compliance with laws and regulations related to Bank activities.



4. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan akuntan atas jasa yang diberikannya.
5. Memberikan rekomendasi mengenai penunjukan akuntan publik dan kantor akuntan publik kepada Dewan Komisaris untuk disampaikan kepada RUPS yang didasarkan pada independensi, ruang lingkup penugasan, dan imbalan jasa.
6. Melakukan penelaahan atas pelaksanaan pemeriksaan oleh auditor internal dan mengawasi pelaksanaan tindak lanjut oleh Direksi atas temuan auditor internal.
7. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Bank.
8. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Bank.
9. Menjaga kerahasiaan dokumen, data, dan informasi Bank.
10. Wajib mematuhi Kode Etik Komite Audit yang ditetapkan oleh Bank.

Wewenang

Berikut wewenang yang dimiliki Komite Audit Bank INA.

1. Memperoleh informasi yang diperlukan dan dapat berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi audit internal, manajemen risiko, dan akuntan publik terkait dengan tugas dan tanggung jawab Komite Audit.
2. Melibatkan pihak independen di luar anggota Komite Audit yang diperlukan untuk membantu pelaksanaan tugasnya (jika diperlukan).
3. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

Rapat

Komite Audit wajib mengadakan rapat internal setidaknya sekali setiap bulan, yang dipimpin oleh Ketua Komite Audit. Rapat dianggap sah apabila dihadiri oleh mayoritas anggota komite. Sepanjang tahun 2024, Komite Audit telah menyelenggarakan 13 rapat internal dengan tingkat kehadiran sebagai berikut.

Periode Januari 2024-1 Juli 2024

Period January 2024-July 1, 2024

Nama Name	Jabatan Position	Jumlah Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Inawaty Handojo	Ketua Chairperson	6	6	100,00
Ivan Purnama Sanoesi	Anggota Member	6	6	100,00
Jacobus Sindu Adisuwono	Anggota Member	6	6	100,00
Rata-Rata Kehadiran (%) Average Attendance (%)				100,00

4. To provide an independent opinion in the event of a dissenting opinion between the management and the accountant for the services provided.
5. To provide recommendations on the appointment of public accountant and public accounting firm to the Board of Commissioners to be submitted to the GMS based on independency, assignment scope, and services fees.
6. To review the audit conducted by internal auditors and to oversee the follow-up actions taken by the Board of Directors on internal auditors' findings.
7. To examine complaints related to the Bank's accounting and financial reporting processes.
8. To review and provide advice to Board of Commissioners on potential conflict of interest of the Bank.
9. To maintain the confidentiality of documents, data, and information of the Bank.
10. Must comply with the Audit Committee's Code of Conduct established by the Bank.

Authority

Following is the authority of Bank INA's Audit Committee.

1. To obtain necessary information and communicate directly with employees, including the Board of Directors and parties carrying out internal audit, risk management, and public accounting functions related to Audit Committee's duties and responsibilities.
2. To involve independent parties outside of Audit Committee members required to assist in carrying out its duties (if needed).
3. To carry out other authorities granted by the Board of Commissioners.

Meeting

The Audit Committee is required to held internal meetings at least once every month, chaired by the Chairperson of Audit Committee. Meeting is considered valid if attended by the majority of committee members. Throughout 2024, the Audit Committee held 13 internal meetings with the following attendance rate.

Periode 2 Juli 2024-31 Desember 2024
Period July 2, 2024-December 31,2024

Nama Name	Jabatan Position	Jumlah Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Yohanes Santoso Wibowo	Ketua Chairperson	7	7	100,00
Dinan Sufendi Rae	Anggota Member	7	7	100,00
Antonius Suryanta	Anggota Member	7	6	85,71%
Rata-Rata Kehadiran (%) Average Attendance (%)				95,24

Informasi mengenai tanggal pelaksanaan, agenda dan materi, serta peserta rapat internal Komite Audit disajikan sebagai berikut.

Information regarding the meeting dates, agendas, and materials, as well as the participants of the internal meetings of the Audit Committee are presented below.

Tanggal Date	Agenda	Kehadiran Attendance					
		IH	IPS	JSA	YSW	DSR	AS
25 Januari 2024 January 25, 2024	- Status Pemeriksaan SKAI Desember 2023; serta - Kinerja Bank per 31 Desember 2023. - Status of SKAI Audit December 2023; and - Bank Performance as of December 31, 2023.	✓	✓	✓			
4 Maret 2024 March 4, 2024	Status Pemeriksaan SKAI Februari 2024. Status of SKAI Audit February 2024.	✓	✓	✓			
20 Maret 2024 March 20, 2024	Rekapitulasi <i>Issue</i> Temuan Cabang 2023. Recapitulation of Branch Issue Finding 2023.	✓	✓	✓			
18 April 2024 April 18, 2024	<i>Performance Year on Year</i> Tahun 2023. Status Pemeriksaan SKAI Maret 2024. 2023 Performance Year on Year. Status of SKAI Audit March 2024.	✓	✓	✓			
27 Mei 2024 May 27, 2024	Status Pemeriksaan SKAI April 2024. Status of SKAI Audit April 2024.	✓	✓	✓			
14 Juni 2024 June 14, 2024	Revisi Rencana Kerja SKAI tahun 2024. Revision of SKAI Work Plan 2024.	✓	✓	✓			
22 Juli 2024 July 22, 2024	<i>Progress</i> Penugasan Audit dan Hasil <i>Monitoring</i> Tindak Lanjut SKAI; serta - Kinerja Bank per 30 Juni 2024 - Progress of Audit Assignment and Monitoring Results of SKAI Follow-up; and - Bank Performance as of June 30, 2024.				✓	✓	✓
23 Agustus 2024 August 23, 2024	<i>Progress</i> Penugasan Audit. Progress of Audit Assignment.				✓	✓	✓
13 September 2024 September 13, 2024	Status Pemeriksaan SKAI Agustus 2024. Status of SKAI Audit August 2024.				✓	✓	✓
31 Oktober 2024 October 31, 2024	- Kinerja Bank per 30 September 2024; serta - Laporan Hasil Audit Mikro Banking 2024. - Bank performance as of September 30, 2024. - Report of Micro Banking Audit Results 2024.				✓	✓	✓
29 November 2024 November 29, 2024	<i>Progress</i> Penugasan Audit. Progress of Audit Assignment.				✓	✓	✓
3 Desember 2024 December 3, 2024	<i>Audit Plan</i> Tahun 2025. 2025 Audit Plan.				✓	x	✓
18 Desember 2024 December 18, 2024	Pemaparan RBB 2025-2027. Presentation of RBB 2025-2027.				✓	✓	✓

Keterangan: / Remark:
IH : Inawaty Handojo
YSW : Yohanes Santoso Wibowo

IPS : Ivan Purnama Sanoesi
DSR : Dinan Sufendi Rae

JSA : Jacobus Sindu Adisuwono
AS : Antonius Suryanta



Laporan Pelaksanaan Kerja Komite Audit

Selama tahun 2024, Komite Audit telah menjalankan tugas dan tanggung jawab dengan baik dan profesional, yang diuraikan sebagai berikut.

1. Melakukan penelaahan atas Laporan Keuangan publikasi yang akan disampaikan Bank kepada publik dan Otoritas Jasa Keuangan.
2. Melakukan penelaahan atas Laporan Kepatuhan dan Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) untuk menilai ketaatan Bank terhadap peraturan perundang-undangan yang berlaku.
3. Melakukan pertemuan dengan akuntan publik untuk membahas hasil audit Laporan Keuangan Bank tahun 2023 dan melakukan evaluasi terhadap kinerja akuntan publik dan kantor akuntan publik yang melakukan pemeriksaan.
4. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan akuntan publik dan kantor akuntan publik untuk pelaksanaan audit Laporan Keuangan Bank tahun 2024.
5. Melakukan pemantauan atas pelaksanaan rencana audit tahun 2024 oleh auditor internal dan menelaah laporan-laporan hasil audit yang diterbitkan.
6. Memantau pelaksanaan tindak lanjut oleh Direksi dan unit kerja atas temuan auditor internal, auditor eksternal, dan tim pemeriksa Otoritas Jasa Keuangan.

Evaluasi dan Rekomendasi Komite Audit dalam Penunjukan Kantor Akuntan Publik

Komite Audit telah merekomendasikan KAP Purwantono, Sungkoro & Surja (a member of Ernst & Young) untuk melaksanakan audit Laporan Keuangan Bank tahun buku 2024. Penunjukan tersebut telah mempertimbangkan berbagai hal, yang dijelaskan sebagai berikut.

1. Independensi AP, KAP, dan Orang dalam KAP

Akuntan Publik (AP), KAP dan Tim Audit yang akan melaksanakan pemeriksaan tidak memiliki hubungan keuangan maupun hubungan keluarga, baik secara langsung maupun tidak langsung, dengan Pemegang Saham, Dewan Komisaris, dan Direksi Bank INA, sehingga kegiatan pemeriksaan dapat dilaksanakan secara independen dan objektif.

2. Ruang Lingkup Audit

Ruang lingkup audit meliputi Laporan Keuangan Bank INA posisi 31 Desember 2024 dan informasi keuangan historis sampai dengan tanggal tersebut, serta penilaian atas kecukupan dan efektivitas sistem pengendalian internal dalam proses penyusunan Laporan Keuangan. Ruang lingkup audit juga mengacu pada Peraturan Otoritas Jasa Keuangan No. 9 Tahun 2023 tanggal 11 Juli 2023 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan, BAB ke IV Pasal 10 yang mengatur tentang Ruang Lingkup Audit.

Audit Committee's Work Implementation Report

Throughout 2024, Audit Committee has carried out its duties and responsibilities well and professionally, as outlined below.

1. Reviewing the published Financial Statements that will be submitted by the Bank to the public and Financial Services Authority.
2. Reviewing Compliance Reports and Implementation Anti-Money Laundering and Counter-Terrorism Financing (AML-CTF) to assess the Bank's compliance with the applicable laws and regulations.
3. Conducting meetings with public accountant to discuss the audit results of the Bank's Financial Statements for 2023 and evaluating the performance of public accountant and public accounting firm conducting the audits.
4. Providing recommendations to Board of Commissioners on the appointment of public accountant and a public accounting firm to conduct audit of the Bank's Financial Statements in 2024.
5. Monitoring the implementation of the 2024 audit plan by internal auditors and reviewing the published audit reports.
6. Monitoring the implementation of follow-up by the Board of Directors and work units on findings of internal auditors, external auditors, and Financial Services Authority audit team.

Evaluation and Recommendations of the Audit Committee in the Appointment of Public Accounting Firm

The Audit Committee has recommended KAP Purwantono, Sungkoro & Surja (a member of Ernst & Young) to carry out the audit of the Bank's Financial Statements for 2024 fiscal year. The appointment has considered various matters, as outlined below.

1. Independency of AP, KAP, and KAP insiders

The Public Accountant (AP), Public Accounting Firm (KAP), and Audit Team who will conduct the audit shall have no financial or family relationship, either directly or indirectly, with the Shareholders, Board of Commissioners, and Board of Directors of Bank INA, so that the audit activities can be carried out independently and objectively.

2. Audit Scope

The audit scope includes the Financial Statements of Bank INA for the position of December 31, 2024, and historical financial information up to that date, and an assessment of the adequacy and effectiveness of internal control system in the process of preparing Financial Statements. The audit scope also refers to Financial Services Authority Regulation No. 9 of 2023 dated July 11, 2023, on Procedures for Using Services of Public Accountant and Public Accounting Firm in Financial Services Activities, PART IV Article 10, which regulates the Audit Scope.

3. Imbalan Jasa Audit

KAP mengajukan imbalan jasa audit yang tergolong wajar.

4. Keahlian dan Pengalaman AP, KAP, dan Tim Audit dari KAP

AP dan KAP telah memiliki pengalaman melakukan audit terhadap bank dan perusahaan terbuka, dan memiliki rekam jejak yang baik serta terdaftar sebagai AP dan/atau KAP pada Otoritas Jasa Keuangan.

5. Metodologi, Teknik, dan Sarana Audit yang Digunakan KAP

Audit dilakukan dengan menggunakan pendekatan risiko (*risk-based audit*) dengan melaksanakan serangkaian prosedur pemeriksaan yang meliputi tanya jawab, observasi, pemeriksaan dokumen, uji petik, konfirmasi kepada pihak ketiga, penentuan besar salah saji material dan prosedur audit lainnya dalam rangka auditor mendapatkan keyakinan yang memadai untuk mengeluarkan opini atas hasil audit.

6. Manfaat *Fresh Eye Perspectives* yang akan Diperoleh melalui Pergantian AP, KAP, dan Tim Audit dari KAP

Pada tahun 2024, Bank tidak melakukan pergantian KAP, AP, dan Tim Audit. Bank masih bekerja sama dengan Christophorus Alvin Kossim sebagai akuntan publik. Pergantian hanya dilakukan pada tahun 2020, di mana hal tersebut diharapkan dapat menjadi bagian dari pemenuhan adanya perspektif baru dalam pelaksanaan audit.

7. Potensi Risiko atas Penggunaan Jasa Audit oleh KAP yang sama Secara Berturut-turut untuk Kurun Waktu yang Cukup Panjang

KAP Purwantono, Sungkoro & Surja telah ditunjuk untuk melaksanakan pemeriksaan atas informasi keuangan historis Bank INA sejak tahun 2015, namun demikian potensi risiko penggunaan jasa audit oleh KAP yang sama secara berturut-turut ini telah dilakukan mitigasi sebagai berikut.

- Berdasarkan hasil evaluasi, KAP selalu dapat menjaga independensi, profesionalitas, dan ketaatan pada Kode Etik Profesi dalam pelaksanaan tugasnya.
- Dilakukan perubahan AP (*signing partner*) secara berkala untuk memelihara *fresh eye perspectives* di dalam pelaksanaan audit.

8. Hasil Evaluasi Terhadap Pelaksanaan Pemberian Jasa Audit atas Informasi Keuangan Historis Tahunan oleh AP dan KAP pada Periode Sebelumnya

Hasil evaluasi terhadap penggunaan AP dan KAP Purwantono, Sungkoro & Surja dalam melaksanakan pemeriksaan atas informasi keuangan historis Bank INA pada tahun-tahun buku sebelumnya dinilai baik.

3. Audit Service Fees

KAP proposes compensation for audit services that are classified as reasonable.

4. Expertise and Experience of AP, KAP, and Audit Team from KAP

AP and KAP have experience in conducting audits of public banks and companies, and have a good track record and are registered as AP and/or KAP with the Financial Services Authority.

5. Audit Methodology, Techniques, and Facilities Used by KAP

The audit is conducted using a risk-based audit approach by performing a series of audit procedures which include debriefing, observation, document inspection, sampling, confirmation to third parties, determination of the magnitude of material misstatement, and other audit procedures in order for the auditor to obtain adequate assurance to issue an opinion on the audit results.

6. Benefit of Fresh Eye Perspectives to be obtained through replacement of AP, KAP, and Audit Team from KAP

In 2024, the Bank did not replace KAP, AP, and Audit Team. The Bank is still working with Christophorus Alvin Kossim as a public accountant. The replacement was only made in 2020, where it was expected to become part of fulfilling a new perspective in auditing.

7. Potential Risk of Using Audit Services by the same KAP Consecutively for a Sufficiently Long Period

KAP Purwantono, Sungkoro & Surja has been appointed to carry out audits of the historical financial information of Bank INA since 2015, however, the potential risk of using audit services by the same KAP consecutively has been mitigated as follows.

- Based on the evaluation results, KAP is always able to maintain independence, professionalism, and adherence to Professional Code of Ethics in carrying out its duties.
- AP (*signing partner*) is changed periodically to maintain *fresh eye perspectives* in conducting audits.

8. Evaluation Results of the Implementation of Provision of Audit Services on Annual Historical Financial Information by AP and KAP in the Previous Period

The evaluation results of the use of AP and KAP Purwantono, Sungkoro & Surja in carrying out an audit of the historical financial information of Bank INA in the previous financial years were considered good.



Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi berperan dalam mengelola serta menetapkan kebijakan pengangkatan Dewan Komisaris dan Direksi. Selain itu, komite ini bertanggung jawab dalam menentukan struktur remunerasi yang adil dan kompetitif.

Pedoman Kerja

Komite Nominasi dan Remunerasi menjalankan fungsinya sesuai dengan ketentuan dalam Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi yang disahkan pada 13 Desember 2023.

Komposisi

Pada tahun 2024, terjadi perubahan komposisi Komite Nominasi dan Remunerasi seiring dengan penambahan anggota baru, yaitu Bapak Jahja. Dengan demikian, per 31 Desember 2024, komposisi Komite Nominasi dan Remunerasi sebagai berikut.

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Periode Jabatan Term of Office	Keahlian Expertise	Keterangan Remark
Inawaty Handoyo	Ketua Chairperson	Surat Keputusan Direksi No. SK/DIR/049/0724 tanggal 2 Juli 2024 tentang Susunan Anggota Komite Nominasi dan Remunerasi PT Bank Ina Perdana Tbk.	2024-2027	Perbankan Banking	Komisaris Utama Independen Independent President Commissioner
Yohanes Santoso Wibowo	Anggota Member			Perbankan Banking	Komisaris Independen Independent Commissioner
Josavia Rachman Ichwan	Anggota Member	Board of Directors Decision No. SK/DIR/049/0724 dated July 2, 2024 on the Composition of Members of the Nomination and Remuneration Committee of PT Bank Ina Perdana Tbk.		Banking Banking	Komisaris Commissioner
Liza L. Widyasari	Anggota Member			Perbankan Banking	Kepala Divisi <i>Human Capital Services</i> Head of Human Capital Services Division
Jahja	Anggota Member	Surat Keputusan Direksi No. SK/DIR/055/0924 tanggal 19 September 2024 tentang Susunan Anggota Komite Nominasi dan Remunerasi PT Bank Ina Perdana Tbk. Board of Directors Decision No. SK/DIR/055/0924 dated September 19, 2024 on the Composition of Members of the Nomination and Remuneration Committee of PT Bank Ina Perdana Tbk.		Perbankan Banking	Kepala Divisi <i>Human Capital Transformation</i> Head of Human Capital Transformation Division

Profil

Profil anggota Komite Nominasi dan Remunerasi telah diungkapkan pada Bab Profil Perusahaan di dalam Laporan Tahunan.

Nomination and Remuneration Committee

The Nomination and Remuneration Committee plays a role to manage and establish appointment policy of the Board of Commissioners and Board of Directors. It is also responsible in determining a fair and competitive remuneration structure.

Charter

The Nomination and Remuneration Committee carries out its functions in accordance with the provisions in the Nomination and Remuneration Committee Charter, which was approved on December 13, 2023.

Composition

In 2024, there was a change to the composition of the Nomination and Remuneration Committee with the addition of a new member, namely Mr. Jahja. Thus, as of December 31, 2024, the composition of the Nomination and Remuneration Committee is as follows.

Profile

Profiles of members of the Nomination and Remuneration Committee have been disclosed in the Company Profile Chapter of this Annual Report.

Independensi

Komite Nominasi dan Remunerasi berkomitmen untuk menjaga independensi dalam menjalankan tugas dan tanggung jawabnya guna memastikan tidak adanya benturan kepentingan atau intervensi dari pihak lain. Komitmen ini dibuktikan melalui pemenuhan aspek independensi berikut.

Independency

The Nomination and Remuneration Committee is committed to maintain independence in carrying out its duties and responsibilities to ensure there is no conflict of interest or intervention from other party. This commitment is shown through fulfillment of the following aspects of independence.

Aspek Independensi Independency Aspect	Inawaty Handoyo	Yohanes Santoso Wibowo	Josavia Rachman Ichwan	Liza L Widyasari	Jahja
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi. Has no financial relationship with the Board of Commissioners and Board of Directors.	✓	✓	✓	✓	✓
Tidak memiliki hubungan kepengurusan di Bank, Entitas Anak, maupun perusahaan afiliasi. Has no management relationship at the Bank, Subsidiaries, or affiliated companies.	✓	✓	✓	✓	✓
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota komite lainnya. Has no family relationship with the Board of Commissioners, Board of Directors, and/or other members of the committee.	✓	✓	✓	✓	✓
Tidak menjabat sebagai pengurus partai politik, pejabat, dan pemerintah. Not serving as administrators of political parties, officials, and government.	✓	✓	✓	✓	✓

✓ : Terpenuhi / Fulfilled

x: Tidak terpenuhi / Not fulfilled

Tugas dan Tanggung Jawab

Berikut uraian mengenai tugas dan tanggung jawab Komite Nominasi dan Remunerasi.

- Wajib bertindak secara independen dalam melaksanakan tugas dan tanggung jawabnya.
- Terkait dengan kebijakan nominasi, wajib:
 - Menyusun dan memberikan rekomendasi mengenai sistem dan prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan/atau anggota Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS;
 - Memberikan rekomendasi mengenai calon anggota Dewan Komisaris dan/atau calon anggota Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS;
 - Memberikan rekomendasi mengenai pihak independen yang akan menjadi anggota Komite Audit serta anggota Komite Pemantau Risiko kepada Dewan Komisaris; serta
 - Menyusun mekanisme dan melakukan penilaian kinerja Dewan Komisaris dan Direksi.

Duties and Responsibilities

Following are the description of duties and responsibilities of the Nomination and Remuneration Committee.

- Must act independently in carrying out the duties and responsibilities.
- Regarding the nomination policy, must:
 - Prepare and provide recommendations regarding the system and procedures for selecting and/or replacing members of the Board of Commissioners and/or members of the Board of Directors to the Board of Commissioners to be submitted to the GMS;
 - Provide recommendations regarding prospective members of the Board of Commissioners and/or candidates for members of the Board of Directors to the Board of Commissioners to be submitted to the GMS;
 - Provide recommendations regarding independent parties who will become members of the Audit Committee and members of the Risk Monitoring Committee to the Board of Commissioners; and
 - Developing mechanisms and assessing the performance of the Board of Commissioners and Board of Directors.



3. Terkait dengan kebijakan remunerasi wajib:
 - a. Melakukan evaluasi terhadap kebijakan remunerasi yang didasarkan atas kinerja, risiko, kewajaran dengan *peer group*, sasaran, dan strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan dan potensi pendapatan Bank pada masa yang akan datang;
 - b. Menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris mengenai:
 - 1) Kebijakan remunerasi bagi Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS;
 - 2) Kebijakan remunerasi bagi pegawai secara keseluruhan untuk disampaikan kepada Direksi;
 - c. Memastikan bahwa kebijakan remunerasi telah sesuai dengan ketentuan; serta
 - d. Melakukan evaluasi secara berkala terhadap penerapan kebijakan remunerasi.

Wewenang

Komite Nominasi dan Remunerasi memiliki wewenang untuk memperoleh data, dokumen, atau informasi terkait Dewan Komisaris, Direksi, Pejabat Eksekutif, dan karyawan yang relevan dengan pelaksanaan tugasnya.

Rapat

Komite Nominasi dan Remunerasi wajib mengadakan rapat internal setidaknya 1 kali dalam 4 bulan, yang dipimpin oleh Ketua Komite. Rapat dianggap sah apabila dihadiri oleh mayoritas anggota komite, termasuk satu Komisaris Independen dan 1 Pejabat Eksekutif yang membawahi bidang sumber daya manusia atau 1 perwakilan karyawan Bank. Sepanjang tahun 2024, Komite Nominasi dan Remunerasi telah menyelenggarakan 6 rapat internal dengan tingkat kehadiran sebagai berikut.

Nama Name	Jabatan Position	Jumlah Rapat Total Meetings	Kehadiran Attendance	Persentase Attendance (%)
Inawaty Handojo	Ketua Chairperson	6	6	100,00
Yohanes Santoso Wibowo	Anggota Member	6	6	100,00
Josavia Rachman Ichwan	Anggota Member	6	6	100,00
Liza L. Widyasari	Anggota Member	6	6	100,00
Jahja	Anggota Member	2	1	50,00
Rata-Rata Kehadiran (%) Average Attendance (%)				90,00

3. Regarding the remuneration policy, must:
 - a. Evaluate the remuneration policy based on performance, risk, fairness with peer group, goals, and long-term strategy of the Bank, fulfillment of reserves as stipulated in the laws and regulations and potential income of the Bank in the future;
 - b. Deliver evaluation results and recommendations to the Board of Commissioners regarding:
 - 1) Remuneration policy for the Board of Commissioners and Board of Directors to be submitted to the GMS;
 - 2) Overall remuneration policy for employees to be submitted to the Board of Directors;
 - c. Ensure that the remuneration policy complies with the provisions; and
 - d. Conduct periodic evaluations of the implementation of remuneration policy.

Authority

The Nomination and Remuneration Committee has the authority to obtain data, documents or information related to the Board of Commissioners, Board of Directors, Executive Officers, and employees that are relevant to the implementation of its duties.

Meeting

The Nomination and Remuneration Committee is required to held internal meeting at least once every 4 months, chaired by the Chairperson of the Committee. The meeting is considered valid if attended by majority members of the committee, including one Independent Commissioner and 1 Executive Officer in charge of human resources or 1 representative of the Bank's employees. Throughout 2024, the Nomination and Remuneration Committee held 6 internal meetings with the following attendance rate.

Informasi mengenai tanggal pelaksanaan, agenda dan materi, serta peserta rapat internal Komite Nominasi dan Remunerasi disajikan sebagai berikut.

Information regarding the meeting dates, agendas, and materials, as well as the participants of the internal meetings of the Nomination and Remuneration Committee are presented below.

Tanggal Date	Agenda	Kehadiran Attendance				
		IH	YSW	JRI	LLW	J
10 Januari 2024 January 10, 2024	Rekomendasi Penunjukan Calon Direktur Bank. Recommendations of Appointment of Prospective Bank Director	✓	✓	✓	✓	
23 April 2024 April 23, 2024	Penilaian Kinerja Dewan Komisaris dan Pelimpahan Kewenangan Besaran Honorarium Dewan Komisaris dan Besaran Gaji dan Tunjangan Anggota Direksi Tahun 2024. Performance Assessment of Board of Commissioners and Delegation of Authority for Amount of Honorarium of Board of Commissioners and Amount of Salaries and Allowances for Members of Board of Directors in 2024.	✓	✓	✓	✓	
16 Mei 2024 May 16, 2024	Pengangkatan Kembali Dewan Komisaris dan Direksi Periode Tahun 2024-2027. Reappointment of Board of Commissioners and Board of Directors for the 2024-2027 Period.	✓	✓	✓	✓	
13 Juni 2024 June 13, 2024	Summary Perubahan Struktur Organisasi. Summary of Changes in Organizational Structure	✓	✓	✓	✓	
3 September 2024 September 3, 2024	Struktur Organisasi Human Capital dan Rekomendasi Penambahan Anggota Komite Nominasi dan Remunerasi. Organization Structure of Human Capital and Recommendation of Additional Member for Nomination and Remuneration Committee.	✓	✓	✓	✓	✓
30 Desember 2024 December 30, 2024	Informasi Surat Keputusan Direksi tentang Sistem Kepangkatan Karyawan. Information of Board of Directors Decision regarding the Employee Rank System	✓	✓	✓	✓	x

Keterangan: / Remark:
IH : Inawaty Handojo
YSW : Yohanes Santoso Wibowo
JRI : Josavia Rachman Ichwan
LLW : Liza L. Widyasari
J : Jahja

Laporan Pelaksanaan Kerja Komite Nominasi dan Remunerasi

Selama tahun 2024, Komite Nominasi dan Remunerasi telah menjalankan tugas dan tanggung jawab dengan baik dan profesional, yang diuraikan sebagai berikut.

1. Memberikan rekomendasi kepada Dewan Komisaris untuk penunjukan calon Direktur Komersial *Banking*.
2. Mengevaluasi penilaian kinerja Dewan Komisaris serta pelimpahan kewenangan besaran honorarium Dewan Komisaris dan besaran gaji dan tunjangan anggota Direksi tahun 2024.
3. Memberikan rekomendasi kepada Dewan Komisaris untuk pengangkatan kembali Dewan Komisaris dan Direksi untuk periode tahun 2024-2027.
4. Memberikan rekomendasi untuk penambahan keanggotaan Komite Nominasi dan Remunerasi.
5. Memberikan masukan dan arahan atas beberapa hal yang menjadi agenda pembahasan.

Komite Pemantau Risiko

Komite Pemantau Risiko berperan dalam menjaga stabilitas dan keberlanjutan operasional Bank dengan mengawasi manajemen risiko. Tugas utama komite ini mencakup identifikasi, evaluasi, pemantauan berbagai risiko yang dihadapi oleh Bank, serta memastikan bahwa strategi risiko telah diterapkan dengan efektif.

Report on the Work Implementation of Nomination and Remuneration Committee

Throughout 2024, the Nomination and Remuneration Committee has carried out its duties and responsibilities well and professionally, as outlined below.

1. Providing recommendations to Board of Commissioners on appointment of prospective Commercial Banking Director.
2. Evaluating the performance assessment of Board of Commissioners and delegation of authority for amount of honorarium of Board of Commissioners and amount of salaries and allowances for members of Board of Directors in 2024.
3. Providing recommendations of reappointment of Board of Commissioners and Board of Directors for the 2024-2027 period.
4. Providing recommendations of additional member for Nomination and Remuneration Committee.
5. Providing inputs and directives on several matters made into discussion agenda.

Risk Monitoring Committee

The Risk Monitoring Committee has a role to maintain the stability and sustainability of Bank’s operations by monitoring the risk management. The main duty of this committee includes identification, evaluation, monitoring of various risks faced by the Bank, as well as ensuring that the risk strategies have been effectively implemented.



Pedoman Kerja

Komite Pemantau Risiko menjalankan fungsinya sesuai dengan ketentuan dalam Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko yang disahkan pada 26 Januari 2024.

Komposisi

Berikut informasi mengenai komposisi Komite Pemantau Risiko selama tahun 2024.

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Periode Jabatan Term of Office	Keahlian Expertise	Keterangan Remark
Inawaty Handojo	Ketua Chairperson	Surat Keputusan Direksi No. SK/DIR/048/0724 tanggal 2 Juli 2024 tentang Anggota Komite Pemantau Risiko PT Bank Ina Perdana Tbk. Board of Directors Decision No. SK/DIR/048/0724 dated July 2, 2024 on the Members of the Risk Monitoring Committee of PT Bank Ina Perdana Tbk.	2024-2027	Perbankan, Tata Kelola, Manajemen Risiko, Assurance, dan Pengendalian Kepatuhan. Banking, Governance, Risk Management, Assurance, dan Compliance Control	Komisaris Utama Independen Independent President Commissioner
Ivan Purnama Sanoesi	Anggota Member			Manajemen Risiko dan Akuntansi Risk Management and Accounting	Pihak Independen Independent Party
Jacobus Sindu Adisuwono	Anggota Member			Akuntansi dan Perbankan Accounting and Banking	Pihak Independen Independent Party

Profil

Profil anggota Komite Pemantau Risiko telah diungkapkan pada Bab Profil Perusahaan di dalam Laporan Tahunan ini.

Independensi

Komite Pemantau Risiko berkomitmen untuk menjaga independensi dalam menjalankan tugas dan tanggung jawabnya guna memastikan tidak adanya benturan kepentingan atau intervensi dari pihak lain. Komitmen ini dibuktikan melalui pemenuhan aspek independensi berikut.

Charter

The Risk Monitoring Committee carries out its functions in line with the provisions in the Risk Monitoring Committee Charter, which was approved on January 26, 2024.

Composition

Following is the information on the composition of the Risk Monitoring Committee throughout 2024.

Profile

The profiles of members of Risk Monitoring Committee have been disclosed in the Company Profile Chapter of this Annual Report.

Independency

The Risk Monitoring Committee is committed to maintain independence in carrying out its duties and responsibilities to ensure there is no conflict of interest or intervention from other party. This commitment is shown through the fulfillment of the following aspects of independence.

Aspek Independensi Independency Aspect	Inawaty Handojo	Ivan Purnama Sanoesi	Jacobus Sindu Adisuwono
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi. Has no financial relationship with the Board of Commissioners and Board of Directors.	✓	✓	✓
Tidak memiliki hubungan kepengurusan di Bank, Entitas Anak, maupun perusahaan afiliasi. Has no management relationship at the Bank, Subsidiaries, or affiliated companies.	✓	✓	✓
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota komite lainnya. Has no family relationship with the Board of Commissioners, Board of Directors, and/or other members of the committee.	✓	✓	✓
Tidak menjabat sebagai pengurus partai politik, pejabat, dan pemerintah. Not serving as administrators of political parties, officials, and government.	✓	✓	✓

✓ : Terpenuhi / Fulfilled

x: Tidak terpenuhi / Not fulfilled

Tugas dan Tanggung Jawab

Berikut uraian mengenai tugas dan tanggung jawab Komite Pemantau Risiko.

1. Bertindak secara independen dalam melaksanakan tugas dan tanggung jawabnya.
2. Membantu dan memberikan rekomendasi kepada Dewan Komisaris dalam rangka meningkatkan efektivitas pelaksanaan tugas pengawasan dan tanggung jawab di bidang manajemen risiko.
3. Mengevaluasi kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan Bank.
4. Memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.
5. Melakukan penelaahan atas efektivitas penerapan manajemen risiko baik dari sisi identifikasi, pengukuran, pemantauan, dan pengendaliannya.
6. Menelaah tingkat kepatuhan Bank terhadap peraturan perundang-undangan yang berlaku terkait dengan penerapan manajemen risiko dan memastikan bahwa laporan-laporan terkait dengan penerapan manajemen risiko yang disampaikan kepada instansi terkait telah dilakukan dengan benar dan tepat waktu.
7. Mengevaluasi kebijakan atau keputusan yang telah diambil oleh Direksi atau Dewan Komisaris terkait dengan penerapan manajemen risiko.
8. Menjaga kerahasiaan dokumen, data, dan informasi Bank.
9. Wajib mematuhi Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko.

Wewenang

Berikut wewenang yang dimiliki Komite Pemantau Risiko Bank INA.

1. Memperoleh informasi yang diperlukan dan dapat berkomunikasi langsung dengan karyawan, termasuk Direksi, dan pihak yang menjalankan fungsi audit internal, manajemen risiko, dan akuntan publik terkait tugas dan tanggung jawab Komite Pemantau Risiko.
2. Melibatkan pihak independen di luar anggota Komite Pemantau Risiko yang diperlukan untuk membantu pelaksanaan tugasnya (jika diperlukan).
3. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

Rapat

Komite Pemantau Risiko wajib mengadakan rapat internal secara berkala sesuai kebutuhan, dengan frekuensi paling sedikit satu kali dalam setiap bulan, yang dipimpin oleh Ketua Komite. Rapat dianggap sah apabila dihadiri oleh paling sedikit 51% dari jumlah anggota komite, termasuk 1 Komisaris Independen dan 1 Pihak

Duties and Responsibilities

Following are the description of duties and responsibilities of the Risk Monitoring Committee.

1. To act independently in carrying out duties and responsibilities.
2. To assist and provide recommendations to the Board of Commissioners in order to improve the effectiveness of implementation of supervisory duties and responsibilities in the field of risk management.
3. To evaluate the conformity between risk management policies and the implementation of Bank policies.
4. To monitor and evaluate the implementation of duties of Risk Management Committee and Risk Management Work Unit.
5. To review effectiveness of risk management implementation in terms of identification, measurement, monitoring, and control.
6. To review the Bank's compliance level with the applicable laws and regulations related to the implementation of risk management and to ensure that reports related to the implementation of risk management are submitted to the relevant agencies correctly and timely.
7. To evaluate policies or decisions taken by the Board of Directors or the Board of Commissioners related to the implementation of risk management.
8. To maintain confidentiality of documents, data, and information of the Bank.
9. Must comply with the Risk Monitoring Committee Charter.

Authority

Following is the authority of Bank INA's Risk Monitoring Committee.

1. Obtaining necessary information and communicating directly with employees, including the Board of Directors, and parties carrying out the functions of internal audit, risk management, and public accountant regarding the duties and responsibilities of the Risk Monitoring Committee.
2. Involving independent parties outside the Risk Monitoring Committee members required to assist in carrying out its duties (if needed).
3. Carrying out other authorities granted by the Board of Commissioners.

Meeting

The Risk Monitoring Committee is required to held internal meetings periodically as needed, with a minimum frequency of at least once every month, chaired by the Chairperson of the Committee. Meetings are considered valid if attended by at least 51% of total committee members, including 1 Independent Commissioner

Independen. Sepanjang tahun 2024, Komite Pemantau Risiko telah melaksanakan rapat sebanyak 12 kali, dengan tingkat kehadiran sebagai berikut.

Nama Name	Jabatan Position	Jumlah Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Inawaty Handojo	Ketua Chairperson	12	12	100,00
Ivan Purnama Sanoesi	Anggota Member	12	12	100,00
Jacobus Sindu Adisuwono	Anggota Member	12	12	100,00
Rata-Rata Kehadiran (%) Average Attendance (%)				100,00

Informasi mengenai tanggal pelaksanaan, agenda dan materi, serta peserta rapat internal Komite Pemantau Risiko disajikan sebagai berikut.

and 1 Independent Party. Throughout 2024, the Risk Monitoring Committee held 12 meetings, with the following attendance rates.

Information regarding the meeting dates, agendas, and materials, as well as the participants of the internal meetings of the Risk Monitoring Committee are presented below.

Tanggal Date	Agenda	Kehadiran Attendance		
		IH	IPS	JSA
24 Januari 2024 January 24, 2024	Profil Risiko Bank Triwulan IV 2023. Bank Risk Profile of Fourth Quarter 2023.	✓	✓	✓
4 Maret 2024 March 4, 2024	Update terkait Permasalahan Corebanking. Update on Core Banking issue.	✓	✓	✓
20 Maret 2024 March 0, 2024	Tindak Lanjut atas Permasalahan Core Banking. Follow-Up on Core Banking Issues.	✓	✓	✓
30 April 2024 April 30, 2024	- Self-Assessment Digital Maturity; - Tata Kelola Perusahaan; serta - Profil Risiko Triwulan I 2024. Digital Maturity Self-Assessment; Corporate Governance; and Risk Profile of First Quarter 2024.	✓	✓	✓
27 Mei 2024 May 27, 2024	Risk Dashboard. Risk Dashboard.	✓	✓	✓
14 Juni 2024 June 14, 2024	- Strategi Anti-Fraud; - Conventional Transaction Analyst; - Penetration Test; serta - Digital Banking Report. Anti-Fraud Strategy; Conventional Transaction Analyst; Penetration Test; and Digital Banking Report.	✓	✓	✓
23 Juli 2024 July 23, 2024	- Rekap Deviasi 2023 dan 2024; serta - Profil Risiko Triwulan II 2024. Deviation Recap 2023 and 2024; and Risk Profile of Second Quarter 2024.	✓	✓	✓
26 Agustus 2024 August 26, 2024	- Laporan Pelaksanaan Fungsi Kepatuhan; serta - Profil Risiko. Report of Implementation of Compliance Function; and Risk Profile.	✓	✓	✓
13 September 2024 September 13, 2024	- Penjelasan atas Hasil Pemeriksaan Pajak 2019; - Penjelasan Main Activity Divisi Credit Control & Monitoring; serta - Perlindungan Konsumen. Explanation of 2019 Tax Audit Results; Explanation of Main Activity of Credit Control & Monitoring Division; and Consumer Protection.	✓	✓	✓

Tanggal Date	Agenda	Kehadiran Attendance		
		IH	IPS	JSA
23 Oktober 2024 October 23, 2024	- Tindak Lanjut Pemenuhan KHP Perlindungan Konsumen; - Laporan Rencana <i>Recovery</i> dan Rencana Resolusi; serta - Laporan <i>Risk Profile</i> Periode Triwulan III 2024. - Follow-Up on Fulfillment of Requirements of Customer Protection KHP; - Report of Recovery Plan and Resolution Plan; and - Report of Risk Profile of Third Quarter 2024.	✓	✓	✓
25 November 2024 November 25, 2024	<i>Progress</i> Implementasi Perlindungan Data Pribadi; <i>Progress</i> Implementasi <i>Unit Anti-Fraud</i>; serta - Pemenuhan Pengawasan Dewan Komisaris dan Komite. - Progress of Implementation of Personal Data Protection; - Progress of Implementation of Anti-Fraud Unit; and - Fulfillment of Supervision of Board of Commissioners and Committee.	✓	✓	✓

Keterangan: / Remark:
IH : Inawaty Handoyo

IPS : Ivan Purnama Sanoesi

JSA : Jacobus Sindu Adisuwono

Laporan Pelaksanaan Kerja Komite Pemantau Risiko

Selama tahun 2024, Komite Pemantau Risiko telah menjalankan tugas dan tanggung jawab dengan baik dan profesional, yang diuraikan sebagai berikut.

- Melakukan evaluasi terhadap Laporan Profil Risiko dan Tingkat Kesehatan Bank.
- Memantau penerapan manajemen risiko dalam rangka Rencana Aksi Keuangan Berkelanjutan.
- Memantau dampak pandemi Covid-19 terhadap risiko kredit.
- Melakukan evaluasi atas penerapan manajemen risiko dibandingkan dengan kebijakannya.
- Melakukan evaluasi atas pelaksanaan *stress test* risiko pasar, likuiditas, dan risiko kredit.
- Melakukan evaluasi pelaksanaan tugas Satuan Kerja Manajemen Risiko.

Risk Monitoring Committee’s Work Implementation Report

Throughout 2024, the Risk Monitoring Committee has carried out its duties and responsibilities well and professionally, as outlined below.

- Evaluating the Bank’s Risk Profile Report and Soundness Level.
- Monitoring the implementation of risk management in the framework of Sustainable Finance Action Plan.
- Monitoring the impact of the Covid-19 pandemic on credit risk.
- Evaluating the implementation of risk management in comparison with the policies.
- Evaluating the stress test for market risk, liquidity risk, and credit risk.
- Evaluating the implementation of duties of Risk Management Work Unit.

Komite Pendukung Direksi Board of Directors Supporting Committee

Komite pendukung Direksi dibentuk untuk meningkatkan efektivitas pelaksanaan tugas dan tanggung jawab Direksi. Komite ini terdiri dari Komite Manajemen Risiko, Komite Kredit, Komite Kebijakan Perkreditan, *Assets Liability Committee* (ALCO), Komite Pengarah Teknologi Informasi, dan Komite Produk.

The Board of Directors supporting committee is established to improve the effectiveness of implementation of duties and responsibilities of the Board of Directors. This committee consists of Risk Management Committee, Credit Committee, Credit Policy Committee, *Assets Liability Committee* (ALCO), Information Technology Steering Committee, and Product Committee.

Komite Manajemen Risiko

Komite Manajemen Risiko berperan dalam mengidentifikasi, menganalisis, dan mengelola risiko yang dapat memengaruhi kinerja serta keberlangsungan Bank. Komite ini bertugas merumuskan kebijakan dan strategi mitigasi risiko secara menyeluruh serta memastikan bahwa seluruh aktivitas operasional sesuai dengan standar manajemen yang berlaku.

Risk Management Committee

The Risk Management Committee plays a role in identifying, analyzing, and managing risks that may affect the Bank’s performance and continuation. This committee is in charge of formulating the overall risk mitigation policies and strategies, as well as ensuring that all of the operational activities are in accordance with the applicable management standards.



Pedoman Kerja

Komite Manajemen Risiko menjalankan tugas dan tanggung jawabnya berdasarkan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tanggal 22 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum serta Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tanggal 1 September 2016.

Komposisi Keanggotaan

Komposisi keanggotaan Komite Manajemen Risiko ditetapkan berdasarkan Surat Keputusan Direksi No. SK/DIR/063/1221 tentang Susunan Keanggotaan Komite Manajemen Risiko, dengan susunan keanggotaan sebagai berikut.

Ketua Chairperson	Direktur Manajemen Risiko dan Kepatuhan	Director of Risk Management and Compliance
Anggota Tetap Permanent Members	• Direktur Utama • Direktur Keuangan • Direktur Bisnis Retail dan Jaringan • Wakil Direktur Utama • Direktur Komersial Banking • Kepala Divisi Manajemen Risiko • Kepala Divisi <i>Network & Branch Development</i> • Kepala Divisi Komersial Banking • Kepala Divisi <i>Branch Operation & Control Unit</i> • Kepala Satuan Kerja Remedial & <i>Special Asset Management</i> • Kepala Divisi Audit Internal • Kepala Departemen Legal • Kepala Divisi Kredit Review • Kepala Divisi <i>Human Capital</i> • Kepala Divisi <i>Credit Administration</i> • Kepala Divisi <i>Treasury & Financial Institution</i> • Kepala Divisi <i>Operation Development</i> • Kepala Divisi Kepatuhan & APU-PPT • Kepala Divisi <i>Digital Governance</i>	• President Director • Director of Finance • Director of Retail Business and Network • Vice President Director • Director of Commercial Banking • Head of Risk Management Division • Head of Network & Branch Development Division • Head of Commercial Banking Division • Head of Branch Operation & Control Unit Division • Head of Remedial & Special Asset Management Division • Head of Internal Audit Division • Head of Legal Department • Head of Credit Review Division • Head of Human Capital Division • Head of Credit Administration Division • Head of Treasury & Financial Institution Division • Head of Operation Development Division • Head of Compliance & AML-CTF Division • Head of Digital Governance Division

Independensi

Komite Manajemen Risiko berkomitmen untuk menjunjung tinggi independensi dalam melaksanakan tugas dan tanggung jawabnya. Komitmen ini memastikan tidak adanya benturan kepentingan atau intervensi dari pihak mana pun serta menjaga objektivitas dan kehati-hatian dalam pengambilan keputusan.

Tugas dan Tanggung Jawab

Berikut tugas dan tanggung jawab dari Komite Manajemen Risiko.

1. Penyusunan Kebijakan Manajemen Risiko serta perubahannya, termasuk strategi manajemen risiko, tingkat risiko yang diambil dan toleransi risiko, kerangka manajemen risiko serta rencana kontinjensi untuk mengantisipasi terjadinya kondisi tidak normal.
2. Penyempurnaan proses manajemen risiko secara berkala maupun bersifat insidental sebagai akibat dari suatu perubahan kondisi eksternal dan internal Bank yang memengaruhi kecukupan permodalan, profil risiko Bank, dan tidak efektifnya penerapan manajemen risiko berdasarkan hasil evaluasi.
3. Penetapan kebijakan dan/atau keputusan bisnis yang menyimpang dari prosedur normal, seperti pelampauan ekspansi usaha yang signifikan dibandingkan dengan rencana bisnis Bank yang telah ditetapkan sebelumnya atau pengambilan posisi atau eksposur risiko yang melampaui limit yang telah ditetapkan.

Charter

The Risk Management Committee carries out its duties and responsibilities based on the Financial Services Authority Regulation No. 18/POJK.03/2016 dated March 22, 2016 on the Implementation of Risk Management for Commercial Banks and the Financial Services Authority Circular No. 34/SEOJK.03/2016 dated September 1, 2016.

Membership Composition

The membership composition of Risk Management Committee is established based on the Board of Directors' Decision Letter No. SK/DIR/063/1221 on the Composition of Risk Management Committee, with the following membership composition.

Independency

The Risk Management is committed to uphold independency in carrying out its duties and responsibilities. This commitment ensure there is no conflict of interest or intervention from any party and maintaining objectivity and prudence in the decision making.

Duties and Responsibilities

Following are the duties and responsibilities of the Risk Management Committee.

1. To formulate Risk Management Policy and its changes, including risk management strategy, level of risk taken and risk tolerance, risk management framework and contingency plans to anticipate abnormal conditions.
2. To improve risk management process periodically or incidentally as a result of a change in the Bank's external and internal conditions that affect capital adequacy, the Bank's risk profile, and the ineffective implementation of risk management based on evaluation results.
3. To determine policies and/or business decisions that deviate from normal procedures, such as significant excess business expansion compared to the Bank's predetermined business plan or taking a position or risk exposure that exceeds a predetermined limit.

Rapat

Sepanjang tahun 2024, Komite Manajemen Risiko telah menyelenggarakan 4 rapat dengan agenda sebagai berikut.

Meeting

Throughout 2024, the Risk Management Committee held 4 meetings with the following agenda.

Tanggal Date	Agenda
22 Agustus 2024 August 22, 2024	- Laporan Profil Risiko Triwulan II 2024; - Penambahan Parameter Risiko Operasional; serta - Sosialisasi Surat dari Bank Indonesia terkait Judi <i>Online</i> oleh Divisi Kepatuhan.
30 September 2024 September 30, 2024	- Progress Penerapan Perlindungan Konsumen (Kepatuhan); - Usulan <i>Risk Appetite & Risk Tolerance</i> (Manajemen Risiko); serta - Usulan Perubahan Parameter Perhitungan CKPN (Manajemen Risiko).
22 Oktober 2024 October 22, 2024	Laporan Rencana <i>Recovery</i> dan Rencana Resolusi (Manajemen Risiko).
12 Desember 2024 December 12, 2024	- Usulan <i>Risk Appetite</i>; serta - Pengkinian Kebijakan dan Pedoman Manajemen Risiko Pasar.

Realisasi Program Kerja Tahun 2024

Selama tahun 2024, Komite Manajemen Risiko telah menjalankan tugas dan tanggung jawab dengan baik dan profesional, yang diuraikan sebagai berikut.

- Melakukan evaluasi terhadap arah dan sasaran Bank dalam penyusunan kebijakan, strategi, dan pedoman penerapan manajemen risiko serta perubahannya.
- Melakukan pemantauan terhadap perkembangan dan kecenderungan eksposur risiko total Bank, serta menyampaikan usulan tingkat toleransi risiko keseluruhan (*risk appetite*) yang dapat diterima.
- Mengkaji total eksposur risiko yang dihadapi Bank beserta dampaknya.
- Melakukan penilaian terhadap kecukupan modal Bank dalam menghadapi risiko kerugian yang timbul melalui berbagai skenario *stress testing*.
- Mengembangkan metode-metode pengukuran risiko, rencana-rencana kontingensi untuk kondisi tidak normal (*worst case scenario*), serta metode-metode lain yang berkaitan dengan manajemen risiko Bank.
- Melakukan kajian terhadap justifikasi penetapan keputusan bisnis yang menyimpang dari prosedur normal (*irregularities*).
- Melakukan kajian terhadap rencana dan implementasi penerbitan dan/atau perubahan ketentuan/kebijakan dari otoritas yang berwenang.

Realization of the 2024 Work Program

Throughout 2024, the risk Management Committee has carried out its duties and responsibilities well and professionally, as outlined below.

- Evaluating the direction and goals of the Bank in formulating policies, strategies, and guidelines for implementing risk management and their changes.
- Monitoring the development and trend of total risk exposure of the Bank, as well as proposing an acceptable level of overall risk tolerance (*risk appetite*).
- Reviewing the total risk exposure faced by the Bank and its impact.
- Assessing the Bank's capital adequacy in facing the risk of losses that arise using various stress testing scenarios.
- Developing risk measurement methods, contingency plan under abnormal conditions (worst case scenario), as well as other methods related to the Bank's risk management.
- Reviewing the justification related to business decisions that deviate from normal procedures (*irregularities*).
- Reviewing the plans and implementation of issuance and/or amendments to provisions/policies from the competent authorities.

Program Kerja Tahun 2025

Program kerja Komite Manajemen Risiko untuk tahun 2025, yaitu melaksanakan Rapat Komite Manajemen Risiko sekurang-kurangnya 4 kali dalam setahun.

2025 Work Program

The Risk Management Committee work program for 2025 is holding the Risk Management Committee Meeting at least 4 times a year.



Komite Kredit

Komite Kredit berperan dalam pengambilan keputusan terkait kredit dan manajemen portofolio kredit. Tugas utama komite ini adalah meliputi evaluasi dan persetujuan proposal kredit, analisa kelayakan peminjam, serta penetapan kredit yang sesuai dengan profil risiko Bank.

Pedoman Kerja

Komite Kredit menjalankan tugas dan tanggung jawabnya berdasarkan Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum, Standar Operasional Prosedur (SOP) No. 110 tentang Proses Keputusan Pemberian Kredit oleh Komite Kredit, Surat Keputusan Direksi No. SK/DIR/059/1221 tanggal 1 Desember 2021 tentang Kewenangan Komite Kredit dalam memberikan Persetujuan Kredit, serta peraturan terkait lainnya.

Komposisi Keanggotaan

Komposisi keanggotaan Komite Kredit ditetapkan berdasarkan Surat Keputusan Direksi No. SK/DIR/059/1221 tentang Kewenangan Komite Kredit dalam memberikan Persetujuan Kredit, dengan susunan keanggotaan sebagai berikut.

Ketua Chairperson	Direktur Utama	President Director
Wakil Ketua Vice Chairperson	Direktur Komersial <i>Banking</i>	Director of Commercial Banking
Anggota Tetap Permanent Members	- Direktur Keuangan - Direktur Bisnis Retail dan Jaringan - Direktur Manajemen Risiko dan Kepatuhan - Kepala Divisi Kredit <i>Review</i>	- Director of Finance - Director of Retail Business and Network - Director of Risk Management and Compliance - Head of Credit Review Division
Anggota Tidak Tetap Non-Permanent Members	- Kepala Divisi Komersial <i>Banking</i> - Kepala Divisi Manajemen Risiko - Kepala Divisi <i>Operation Development</i> - Kepala Divisi Audit Internal - Kepala Departemen <i>Legal</i> - Kepala Divisi Satuan Kerja Remedial & <i>Special Asset Management</i> - Kepala Divisi <i>Credit Administration</i> - Kepala Divisi Kepatuhan dan APU-PPT - Pemimpin Kantor Cabang - Undangan Lainnya jika diperlukan	- Head of Commercial Banking Division - Head of Risk Management Division - Head of Operation Development Division - Head of Internal Audit Division - Head of Legal Department - Head of Remedial & Special Asset Management Division - Head of Credit Administration Division - Head of Compliance and AML-CTF Division - Head of Branch Office - Other Invitations if needed

Independensi

Komite Kredit berkomitmen untuk menjunjung tinggi independensi dalam melaksanakan tugas dan tanggung jawabnya. Komitmen ini bertujuan untuk memastikan bahwa tidak terjadi benturan kepentingan atau tekanan dari pihak manapun.

Tugas dan Tanggung Jawab

Berikut uraian mengenai tugas dan tanggung jawab Komite Kredit.

1. Memberikan persetujuan atau penolakan permohonan kredit untuk jenis dan jumlah tertentu.
2. Melaksanakan tugas dalam kaitannya dengan pemberian persetujuan kredit serta usulan pemberian kredit berdasarkan keahlian secara profesional, jujur, objektif, serta cermat dan akurat.

Credit Committee

The Credit Committee is has a role to the decision making related to credit and credit portfolio management. The main duty of this committee include evaluation and approval of credit proposal, analyzing eligibility of borrower, and aligning credit approval with Bank's risk profile.

Charter

The Credit Committee carrying out its duties and responsibilities based on the Financial Services Authority Regulation No. 42/POJK.03/2017 on Obligations for the Preparation and Implementation of Credit or Bank Financing Policies for Commercial Banks, Standard Operating Procedure (SOP) No. 110 on the Credit Granting Decision Process by the Credit Committee, Board of Directors' Decision Letter No. SK/DIR/059/1221 dated December 1, 2021 on the Authority of the Credit Committee in granting Credit Approval, as well as other relevant regulations.

Membership Composition

Membership composition of Credit Committee is established based on Board of Directors' Decision No. SK/DIR/059/1221 on the Authority of Credit Committee in granting Credit Approval, with the following membership composition.

Independency

The Credit Committee is committed to uphold independency in carrying out its duties and responsibilities. This commitment ensures that there is no conflict of interest or pressure from any party.

Duties and Responsibilities

Following are the description of duties and responsibilities of the Credit Committee.

1. To approve or reject credit applications of certain types and amounts.
2. To perform duties in relation to granting credit approval and proposals for granting credit based on expertise in a professional, honest, objective, careful, and accurate manner.

3. Menolak permohonan dan atau pengaruh pihak-pihak yang berkepentingan dengan pemohon kredit untuk memberikan persetujuan kredit yang hanya bersifat formalitas.
4. Memastikan bahwa fasilitas kredit yang akan disetujui telah memenuhi aturan-aturan umum perbankan dan telah memenuhi asas-asas perkreditan yang sehat dan berpedoman kepada kebijakan perkreditan.
5. Memastikan bahwa pemberian kredit telah didasarkan pada penilaian yang jujur, objektif, cermat dan akurat, serta tidak terpengaruh dengan pihak-pihak yang berkepentingan dengan pemohon kredit.

Mekanisme Persetujuan Kredit

1. Persetujuan Komite Kredit pada prinsipnya dapat dilakukan dalam bentuk Rapat Komite Kredit di antara para anggota, baik melalui sirkulasi dokumentasi kredit atau presentasi.
2. Setiap permohonan kredit yang diputuskan harus disetujui oleh semua anggota Komite Kredit secara bulat (*quorum*).
3. Hasil analisis dan keputusan kredit harus dituangkan dalam formulir Catatan Keputusan Komite Kredit atau Hasil Rapat Komite Kredit.
4. Proses persetujuan kredit ditujukan untuk memberikan pelayanan yang terbaik, namun tanpa mengabaikan prinsip kehati-hatian bank (*prudential banking*).
5. Setiap permohonan kredit baru, tambahan, pengurangan, perpanjangan dan perubahan persyaratan kredit harus diajukan secara tertulis dan ditandatangani oleh pejabat yang berwenang.

Rapat

Sepanjang tahun 2024, Komite Kredit telah melaksanakan rapat sebanyak 7 kali, dengan agenda sebagai berikut.

3. To refuse requests and/or influence of parties with an interest in credit applicants to provide credit approval that is only a formality.
4. To ensure that the credit facility to be approved complies with general banking rules and meets sound credit principles and is guided by credit policies.
5. To ensure that credit is granted based on an honest, objective, careful, and accurate assessment, and is not influenced by parties who have an interest in the credit applicant.

Credit Approval Mechanism

1. Credit Committee approval in principle can be done in the form of Credit Committee Meetings among members, either through circulation of credit documentation or presentations.
2. Every credit application that is decided must be unanimously approved by all members of the Credit Committee (*quorum*).
3. The results of credit analysis and decisions must be recorded in the form of Credit Committee Decision Notes or Credit Committee Meeting Results.
4. The credit approval process is aimed at providing the best service, but without ignoring the bank's prudent principles (*prudential banking*).
5. Each new credit application, addition, reduction, extension, and change of credit terms must be submitted in writing and signed by an authorized official.

Meeting

Throughout 2024, the Credit Committee held 7 meetings, with the following agenda.

Tanggal Date	Agenda	
17 Januari 2024 January 17, 2024	Diskusi Pengajuan Proposal Kredit.	Discussion of Credit Proposal Submission.
22 Januari 2024 January 22, 2024	Diskusi Pengajuan Proposal Kredit.	Discussion of Credit Proposal Submission.
3 Mei 2024 May 3, 2024	Diskusi Pengajuan Proposal Kredit.	Discussion of Credit Proposal Submission.
20 Juni 2024 June 20, 2024	Diskusi Pengajuan Proposal Kredit.	Discussion of Credit Proposal Submission.
18 Juli 2024 July 18, 2024	Diskusi Pengajuan Proposal Kredit.	Discussion of Credit Proposal Submission.
5 Agustus 2024 August 5, 2024	Diskusi Pengajuan Proposal Kredit.	Discussion of Credit Proposal Submission.
29 Agustus 2024 August 29, 2024	Diskusi Pengajuan Proposal Kredit.	Discussion of Credit Proposal Submission.



Realisasi Program Kerja Tahun 2024

Selama tahun 2024, Komite Kredit telah menjalankan tugas dan tanggung jawab dengan baik dan profesional, yang diuraikan sebagai berikut.

1. Melakukan rapat Komite Kredit untuk memutuskan persetujuan proposal kredit/seminar bisnis.
2. Melakukan persetujuan proposal kredit secara sirkulasi.

Program Kerja Tahun 2025

Program kerja Komite Kredit untuk tahun 2025 diuraikan sebagai berikut.

1. Melakukan rapat Komite Kredit untuk memutuskan persetujuan proposal kredit.
2. Melakukan persetujuan proposal kredit secara sirkulasi.

Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan berperan dalam membantu Direksi merumuskan kebijakan, mengawasi pelaksanaannya, memantau perkembangan serta kondisi portofolio perkreditan, dan memberikan rekomendasi perbaikan kebijakan guna mencapai target perkreditan yang *prudent*.

Pedoman Kerja

Pedoman kerja Komite Kebijakan Perkreditan mengacu pada Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2017 tentang kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum, serta Surat Keputusan Direksi No. SK/DIR/065/1124 tanggal 25 November 2024 tentang Tata Kerja dan Keanggotaan Komite Kebijakan Perkreditan Bank.

Komposisi Keanggotaan

Komposisi keanggotaan Komite Kebijakan Perkreditan mengacu pada Surat Keputusan Direksi No. SK/DIR/065/1124 tentang Tata Kerja dan Keanggotaan Komite Kebijakan Perkreditan (KKP), dengan komposisi keanggotaan sebagai berikut.

Ketua Chairperson	Direktur Utama	President Director
Wakil Ketua Vice Chairperson	Direktur Manajemen Risiko dan Kepatuhan	Director of Risk Management and Compliance
Sekretaris Secretary	Kepala Divisi <i>Operation Development</i>	Head of Operation Development Division
Anggota Tetap Permanent Members	• Wakil Direktur Utama • Direktur Komersial Banking • Direktur Keuangan • <i>Group Head Credit</i> • Direktur Bisnis <i>Retail</i> dan Jaringan • Kepala Divisi Manajemen Risiko • Kepala Divisi Kepatuhan dan APU-PPT • Kepala Divisi Audit Internal	• Vice President Director • Director of Commercial Banking • Director of Finance • <i>Group Head Credit</i> • Director of Retail Business and Network • Head of Risk Management Division • Head of Compliance and AML-CTF Division • Head of Internal Audit Division

Realization of the 2024 Work Program

Throughout 2024, the Credit Committee has carried out its duties and responsibilities well and professionally, as outlined below.

1. Conducting Credit Committee's meetings to decide on approval of credit proposals/business seminar.
2. Approving credit proposals in circulation.

2025 Work Program

The Credit Committee work program for 2025 is outlined as follows.

1. Holding Credit Committee meeting to decide on the approval of credit proposal.
2. Approving credit proposals by circulation.

Credit Policy Committee

The Credit Policy Committee is assisting the Board of Directors in formulating credit policies, supervising its implementation, monitoring the development and condition of credit portfolio, and providing recommendation to improve the policies to achieve the prudent credit target.

Charter

The Credit Policy Committee Charter refers to Financial Services Authority Regulation No. 42/POJK.03/2017 on Obligation to Formulate and Implement Credit or Bank Financing Policies for Commercial Banks, and Board of Directors Decision No. SK/DIR/065/1124 dated November 25, 2024 on Work Procedure and Membership of the Bank's Credit Policy Committee.

Membership Composition

The membership composition of the Credit Policy Committee refers to Board of Directors Decision No. SK/DIR/065/1124 on Work Procedure and Membership of Credit Policy Committee (KKP), with the following membership composition.

Anggota Tidak Tetap Non-Permanent Members

- Kepala Divisi *Corporate Banking*
- Kepala Divisi *SME & Commercial Banking*
- Kepala Divisi *Transaction Banking*
- Kepala Satuan Kerja *Micro Banking*
- Kepala Divisi *Consumer Loans*
- Kepala Divisi *Digital Solution & Partnership*
- Kepala Departemen *Legal*
- Kepala Satuan Kerja *Remedial & Special Asset Management*
- Kepala Divisi *Credit Administration*
- Kepala unit terkait lainnya yang diundang untuk menghadiri rapat Komite Kebijakan Perkreditan Bank
- Head of Corporate Banking Division
- Head of SME & Commercial Banking Division
- Head of Transaction Banking Division
- Head of Micro Banking Work Unit
- Head of Consumer Loans Work Unit
- Head of Digital Solution & Partnership Division
- Head of Legal Department
- Head of Remedial & Special Asset Management Work Unit
- Head of Credit Administration Division
- Heads of other related units invited to attend the Bank's Credit Policy Committee's meeting

Independensi

Komite Kebijakan Perkreditan berkomitmen untuk menjunjung tinggi prinsip independensi dalam melaksanakan tugas dan tanggung jawabnya. Komitmen ini bertujuan untuk memastikan bahwa tidak terjadi benturan kepentingan atau tekanan dari pihak manapun.

Tugas dan Tanggung Jawab

Berikut uraian mengenai tugas dan tanggung jawab Komite Kebijakan Perkreditan.

1. Menetapkan arah kebijakan perkreditan Bank yang selaras dengan *risk appetite* Bank guna mendorong pertumbuhan kredit yang sehat, dengan tetap memperhatikan prinsip kehati-hatian (*prudential banking*).
2. Mengembangkan Kebijakan Perkreditan Bank (KPB) yang berlaku untuk seluruh segmen kredit, sejalan dengan visi, misi, dan Rencana Bisnis Bank.
3. Memantau dan mengevaluasi penerapan kebijakan perkreditan agar dijalankan secara konsisten serta sesuai dengan regulasi yang ditetapkan oleh Bank Indonesia dan Otoritas Jasa Keuangan.
4. Memberikan rekomendasi dan langkah perbaikan berdasarkan hasil pemantauan dan evaluasi kebijakan perkreditan yang telah dilaksanakan.
5. Memastikan dilakukan kajian berkala terhadap KPB agar tetap relevan dengan perkembangan bisnis serta dapat diimplementasikan secara optimal, dengan tetap mengedepankan prinsip kehati-hatian.
6. Menjamin penerapan prinsip-prinsip GCG dalam kebijakan perkreditan, demi kepentingan Bank dan seluruh pemangku kepentingan.

Rapat

Sepanjang tahun 2024, Komite Kebijakan Perkreditan telah melaksanakan rapat sebanyak 2 kali, dengan agenda sebagai berikut.

Independency

The Credit Policy Committee is committed to uphold integrity principle in carrying out its duties and responsibilities. This commitment ensures that there is no conflict of interest or pressure from any party.

Duties and Responsibilities

Following are the description of duties and responsibilities of the Credit Policy Committee.

1. To establish the direction of the Bank's credit in alignment with the risk appetite of the Bank to promote sound credit growth, while observing the prudential principles (*prudential banking*).
2. To develop Bank Credit Policy (KPB) that applies to all credit segments, in alignment with the vision, mission, and the Business Plan of the Bank.
3. To monitor and evaluate the implementation of credit policy so that it is carry out consistently and in line with the regulations established by Bank Indonesia and Financial Services Authority.
4. To provide recommendations and corrective measures based on the results of monitoring and evaluation of policy conducted.
5. To ensure a periodic review of KPB is conducted to ensure that it stays relevant with business development and can be implemented optimally, while still prioritizing the prudence principle.
6. To guarantee the implementation of GCG principles in the credit policy, for the interests of the Bank and all stakeholders.

Meeting

Throughout 2024, the Credit Policy Committee held 2 meetings with the following agenda.

Tanggal Date	Agenda
3 September 2024 September 3, 2024	• Usulan Perubahan Segmentasi dan Limit Kewenangan Memutus Kredit pada Direktorat Komersial <i>Banking</i>; • Usulan Limit Kewenangan Memutus <i>Counterparty Limit - Financial Institutions</i>; serta • Usulan Perubahan Ketentuan Persetujuan Dewan Komisaris dalam Perkreditan;. • Proposal to Change the Segmentation and Limit of Authority to Decide on Credit on Commercial Banking Directorate; • Proposal of Limit of Authority to Decide on Counterparty Limit – Financial Institutions; and • Proposal to Change Limit of Credit Approval of the Board of Commissioners.
19 Desember 2024 December 19, 2024	Pembahasan <i>Draft</i> Kebijakan Perkreditan Bank Versi 2025. Discussion of the 2025 Bank Credit Policy Draft.



Realisasi Program Kerja Tahun 2024

Selama tahun 2024, Komite Kebijakan Perkreditan telah menjalankan tugas dan tanggung jawab dengan baik dan profesional, yang diuraikan sebagai berikut.

1. Menerbitkan kebijakan terkait perkreditan, termasuk Kebijakan Manajemen Persetujuan Kredit (BWMK) dan Kebijakan Penanganan Kredit Bermasalah.
2. Melakukan tinjauan menyeluruh terhadap Kebijakan Perkreditan Bank (KPB) dengan melibatkan seluruh pemangku kepentingan melalui *focus group discussion*, serta merumuskan perubahan ketentuan yang disesuaikan dengan perkembangan bisnis dan *risk appetite* Bank.
3. Menerbitkan pedoman terkait perkreditan, antara lain Pedoman Kredit Kepemilikan Rumah (KPR), Pedoman Fasilitas Kredit dengan Agunan Tunai (*Back to Back Loan*), Pedoman Pembiayaan Pola Kemitraan Inti-Plasma Industri Kelapa Sawit, Pedoman Penilaian Jaminan Internal dan Eksternal, Pedoman Transaksi *Trade Finance*, Pedoman Kredit Multi Guna (KMG), Pedoman INA *Ready Cash*, Pedoman Kredit dengan Jaminan Obligasi Pemerintah (*Government Bonds*), serta Pedoman Anjak Piutang.
4. Menerbitkan Standar Operasional Prosedur (SOP), termasuk SOP Proses Kredit - *Secured Loan*, SOP Proses Kredit *Unsecured Loan*, serta SOP Penilaian Jaminan Internal dan Eksternal.
5. Memperbarui dan menambahkan ketentuan terkait kredit, antara lain ketentuan agunan yang diterima Bank dan kecukupan agunan kredit, ketentuan mengenai kredit *refinancing*, maksimum nilai *Debt Burden Ratio* (DBR) pada debitur konsumen, serta Petunjuk Pelaksanaan Laporan Kunjungan Calon Debitur dan Debitur.
6. Melaksanakan sosialisasi atas ketentuan yang telah dipublikasikan, termasuk sosialisasi mengenai Pedoman Pembiayaan Pola Kemitraan Inti-Plasma Industri Kelapa Sawit, SOP Proses Kredit - *Secured Loan*, Pedoman dan SOP Penilaian Jaminan Internal dan Eksternal, serta Pedoman Fasilitas Kredit dengan Agunan Tunai (*Back to Back Loan*).

Program Kerja Tahun 2025

Program kerja Komite Kebijakan Perkreditan untuk tahun 2025 diuraikan sebagai berikut.

1. Menyesuaikan dan menyempurnakan kebijakan, prosedur, dan pedoman di bidang perkreditan guna mendukung perkembangan bisnis dengan tetap menerapkan prinsip kehati-hatian.
2. Melengkapi prosedur dan/atau pedoman yang disesuaikan dengan layanan atau produk.
3. Memastikan unit kerja terkait memahami kebijakan dan prosedur perkreditan secara menyeluruh.
4. Meningkatkan kompetensi sumber daya manusia di Divisi *Operation Development* khusus perkreditan melalui edukasi internal maupun eksternal.

Realization of the 2024 Work Program

Throughout 2024, the Credit Policy Committee has carried out its duties and responsibilities well and professionally, as outlined below.

1. Issuing policies related to credit, including Credit Approval Management Policy (BWMK) and the policy to handle Non-Performing Loans.
2. Conducting comprehensive review of Bank Credit Policy (KPB) by involving all relevant stakeholders through focus group discussions, as well as formulating regulatory changes, adjusted to the business developments and risk appetite of the Bank.
3. Issuing credit-related guidelines, including the Home Ownership Loans (KPR) Guideline, Credit Facility Guidelines with Cash Collateral (Back-to-Back Loan), Financing Guideline for Nucleus-Plasma Partnership Model in Palm Oil Industry, Internal and External Collateral Valuation Guideline, Trade Finance Transaction Guideline, Multi-purpose Loan (KMG) Guideline, INA Ready Cash Guideline, Government Bond-Backed Loan Guideline, and Factoring Guidelines.
4. Issuing Standard Operating Procedures (SOPs), including SOP for Credit Process with Secured Loan, SOP for Credit Process with Unsecured Loan, and SOP for Internal and External Collateral Valuation.
5. Updating and adding provisions related to credit, including provisions collateral received by the Bank and the adequacy of credit collateral, provisions regarding refinancing loans, maximum value of Debt Burden Ratio (DBR) on consumer debtors, and Implementation Guidelines for Prospective Debtor and Debtor Visit Reports.
6. Conducting dissemination of published regulations, including dissemination of Financing Guideline for Nucleus-Plasma Partnership Model in Palm Oil Industry, SOP for Credit Process with Secured Loan, Internal and External Collateral Valuation Guideline and SOP, and Credit Facility Guidelines with Cash Collateral (Back-to-Back Loan).

2025 Work Program

The Credit Policy Committee work program for 2025 is outlined as follows.

1. Adjusting and refining the credit policies, procedures, and guidelines to support the development of the business while implementing the prudence principle.
2. Completing the procedures and/or guidelines tailored to specific services or products.
3. Ensuring the relevant work units fully understand the credit policies and procedures.
4. Improving the credit-specific competencies of human resources in Operation Development Division, through both internal and external training.

ALCO

Asset and Liability Committee atau ALCO berperan dalam pengelolaan aset dan kewajiban Bank untuk memastikan likuiditas yang optimal dan mengelola risiko terkait suku bunga. Komite ini juga bertugas untuk menganalisis profil risiko Bank, merumuskan kebijakan yang sejalan dengan tujuan finansial, serta memantau kinerja portofolio aset dan kewajiban secara berkala.

Komposisi Keanggotaan

Komposisi keanggotaan ALCO mengacu pada Surat Keputusan Direksi No. SK/DIR/062/1221 tentang Susunan Keanggotaan *Asset & Liability Committee* (ALCO), dengan komposisi keanggotaan sebagai berikut.

Ketua Chairperson	Direktur Utama	President Director
Wakil Ketua Vice Chairperson	Direktur Keuangan	Director of Finance
Sekretaris Secretary	Kepala Divisi <i>Treasury & Financial Institution</i>	Head of Treasury & Financial Institution Division
Anggota Members	- Direktur Manajemen Risiko dan Kepatuhan - Direktur Bisnis Retail dan Jaringan - Direktur Komersial <i>Banking</i> - Kepala Divisi <i>Treasury & Financial Institution</i> - Kepala Divisi <i>Branch Banking</i> - Kepala Divisi Komersial Banking - Kepala Divisi Manajemen Risiko - Kepala Bagian Akuntansi & Perencanaan Keuangan - Kepala Bagian <i>Asset & Liability Management</i>	- Director of Risk Management and Compliance - Director of Retail Business and Network - Director of Commercial Banking - Head of Treasury & Financial Institution - Head of Branch Banking - Head of Commercial Banking - Head of Risk Management - Head of Accounting & Financial Planning - Head of Asset & Liability Management
Anggota Tidak Tetap Non-Permanent Members	- Staf Ahli <i>Treasury</i> - Pemimpin Kantor Cabang Ariobimo - Pemimpin Kantor Cabang Pasar Minggu - Kepala Divisi Remedial - Kepala Divisi Operasional - Kepala Divisi <i>Operation Development</i> - Undangan Lainnya	- Treasury Expert Staff - Branch Manager Ariobimo Branch - Branch Manager Pasar Minggu Branch - Head of Remedial and Special Asset Management - Head of Operations - Head of Operation Development Division - Other Invited Members

Independensi

ALCO berkomitmen untuk menjunjung tinggi prinsip independensi dalam melaksanakan tugas dan tanggung jawabnya. Komitmen ini bertujuan untuk memastikan bahwa tidak terjadi benturan kepentingan atau tekanan dari pihak manapun.

Tugas dan Tanggung Jawab

Berikut uraian mengenai tugas dan tanggung jawab ALCO.

1. Memonitor pelaksanaan *Asset and Liability Management* (ALMA).
2. Memprediksi kondisi makroekonomi dan pengaruhnya terhadap suku bunga untuk masa yang akan datang.
3. Mengidentifikasi dan mencari alternatif strategi untuk menghadapi perubahan kondisi yang dapat memengaruhi aset dan kewajiban Bank.
4. Memonitor likuiditas Bank, risiko pasar, dan *gapping strategy*.
5. Menentukan suku bunga acuan untuk *funding*, *lending*, dan suku bunga antar kantor.

Rapat

Selama tahun 2024, ALCO telah melaksanakan rapat sebanyak 12 kali dengan rata-rata kehadiran anggota sebesar 80% dari 75% yang dipersyaratkan. Agenda dan hasil rapat telah diungkapkan dalam Notulen atau Risalah ALCO yang dilengkapi dengan daftar hadir peserta.

ALCO

The Assets and Liability Committee or ALCO plays a role in managing Bank's assets and liabilities to ensure an optimum liquidity and managing the risk related to interest rates. This Committee is also in charge to analyze the Bank's risk profile, formulating policies in line with the financial objectives, as well as periodically monitoring the performance of asset portfolio and liabilities.

Membership Composition

The membership composition of ALCO refers to the Board of Directors' Decision No. SK/DIR/062/1221 on the Membership Composition of the *Asset & Liability Committee* (ALCO), with the following membership composition.

Independency

ALCO is committed to uphold the independence principle in implementing its duties and responsibilities. This commitment ensure that there is no conflict of interest or pressure from any party.

Duties and Responsibilities

Following are the duties and responsibilities of ALCO.

1. To monitor the *Asset and Liability Management* (ALMA).
2. To predict macroeconomic conditions and their impact on interest rates in the future.
3. To identify and seek alternative strategies to deal with the changing conditions that may affect the Bank's assets and liabilities.
4. To monitor the Bank's liquidity, market risk, and *gapping strategy*.
5. To determine the interest rate benchmark for *funding*, *lending*, and interoffice interest rates.

Meeting

Throughout 2024, ALCO held 12 meetings with an average member attendance of 80% from the 75% required. Meeting agenda and results have been disclosed in the Minutes of ALCO, complete with the attendance list of participants.



Realisasi Program Kerja Tahun 2024

Selama tahun 2024, ALCO telah menjalankan tugas dan tanggung jawab dengan baik dan profesional, yang diuraikan sebagai berikut.

1. Memelihara kebutuhan likuiditas sepanjang tahun 2024, baik untuk pemenuhan pembayaran dana jatuh tempo maupun kewajiban atas pemberian kredit dan pembelian surat berharga.
2. Melakukan beberapa kali penyesuaian suku bunga (*repricing*) *funding* dan *lending* sesuai dengan kondisi *market* yang mengalami kenaikan mengikuti kenaikan suku bunga *Fed Funds Rate* yang sangat signifikan selama tahun 2023-2024 (0,25%-5,5%) dan penyesuaian kebijakan suku bunga acuan oleh Bank Indonesia.
3. Menjaga pertumbuhan dana pihak ketiga, kredit, dan total aset sesuai dengan target yang ditetapkan pada RBB Bank.
4. Memenuhi rasio-rasio likuiditas Giro Wajib Minimum (GWM), Penyangga Likuiditas Makroprudential (PLM), Rasio Intermediasi Makroprudential (RIM), Aset Likuid terhadap Dana Pihak Ketiga (AL/DPK), Aset Likuid terhadap *Non-Core Deposit* (AL/NCD), *Liquidity Coverage Ratio* (LCR), *Net Stable Funding Ratio* (NSFR), dan memenuhi ketentuan Rasio Pembiayaan Inklusif Makroprudential (RPIM)/Kebijakan Insentif Likuiditas Makroprudensial.

Program Kerja Tahun 2025

Program kerja ALCO untuk tahun 2025 diuraikan sebagai berikut.

1. Melaksanakan pengelolaan aset dan liabilitas sesuai keputusan rapat Komite ALCO mengenai suku bunga.
2. Melakukan ekspansi kredit dalam memenuhi rasio RIM sesuai ketentuan regulator keuangan.
3. Membatasi investasi pada instrumen Obligasi Korporasi sesuai kebutuhan pemenuhan rasio RIM dan RPIM.

Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi berperan dalam mengarahkan dan mengawasi penerapan teknologi informasi di Bank. Komite ini juga bertanggung jawab untuk merumuskan strategi teknologi informasi, menetapkan kebijakan, serta memastikan bahwa inisiatif teknologi informasi sejalan dengan Visi dan Misi Bank.

Komposisi Keanggotaan

Komposisi keanggotaan Komite Pengarah Teknologi Informasi mengacu pada Surat Keputusan No. SK/DIR/066/1124 tentang Tata Kerja dan Keanggotaan Komite Pengarah Teknologi Informasi, dengan komposisi keanggotaan sebagai berikut.

Ketua Chairperson	Wakil Direktur Utama	Vice President Director
Sekretaris Secretary	Kepala Divisi <i>Technology Operation & Control Unit</i>	Head of Technology Operation & Control Unit Division

Realization of the 2024 Work Program

Throughout 2024, ALCO has performed its duties and responsibilities well and professionally, as outlined below.

1. Maintaining liquidity needs throughout 2024, both for fulfilling payment of funds due and obligations for extending credit and purchasing securities.
2. Performing several interest rate adjustments (*repricing*) for *funding* and *lending* according to market conditions which experienced an increase according to the increased Fed Funds Rate which was very significant in 2023-2024 (0.25%-5.5%) and adjustments to the benchmark interest rate policy by Bank Indonesia.
3. Maintaining the growth of third-party funds, loans, and total assets in accordance with the targets set in the Bank's RBB.
4. Meet the liquidity ratios of Statutory Reserves (GWM), Macroprudential Liquidity Buffer (PLM), Macroprudential Intermediation Ratio (RIM), Liquid Assets to Third Party Funds (AL/DPK), Liquid Assets to Non-Core Deposits (AL/NCD), Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), and fulfilled the provisions of Macroprudential Inclusive Financing Ratio (RPIM)/ Macroprudential Liquidity Incentive Policy.

2025 Work Program

ALCO work program for 2025 is outlined as follows.

1. Managing the assets and liabilities following the meeting decisions of ALCO Committee on interest rate.
2. Performing credit expansion to meet the RIM ratio following the provisions of financial regulators.
3. Limiting investment on Corporate Bond, in line with the needs to meet the RIM and RPIM ratios.

Information Technology Steering Committee

The Information Technology Steering Committee has a role in directing and supervising the implementation of information technology in the Bank. This Committee is also responsible to formulate the information technology strategy, establish policy, and ensure that the information technology initiatives are in line with the Bank's Vision and Mission.

Membership Composition

The composition of the membership of the Information Technology Steering Committee refers to Decree No. SK/DIR/066/1124 concerning the Work Procedures and Membership of the Information Technology Steering Committee, with the membership composition as follows.

Anggota Members

- Direktur Utama
- Direktur Manajemen Risiko dan Kepatuhan
- Direktur Bisnis Retail dan Jaringan
- Direktur Keuangan
- Direktur Komersial Banking
- Kepala Divisi *Digital Technology*
- Kepala Divisi *Branch & Commercial Banking Technology*
- Kepala Divisi Manajemen Risiko
- Kepala Divisi *Digital Governance*
- Kepala Divisi Komersial Banking
- Kepala Divisi *Network & Branch Development*
- Kepala Divisi *Branch Operation & Control Unit*
- Kepala Divisi *Digital Solutions & Partnership*
- Kepala Divisi *Digital Operation*
- Kepala Satuan Kerja Akuntansi & Perencanaan Keuangan
- President Director
- Director of Risk Management and Compliance
- Director of Retail Business and Network
- Director of Finance
- Director of Commercial Banking
- Head of Digital Technology Division
- Head of Branch & Commercial Banking Technology Division
- Head of Risk Management Division
- Head of Digital Governance Division
- Head of Commercial Banking Division
- Head of Network & Branch Development Division
- Head of Branch Operation & Control Unit Division
- Head of Digital Solutions & Partnership
- Head of Digital Operation Division
- Head of Accounting & Financial Planning Work Unit

Independensi

Komite Pengarah Teknologi Informasi berkomitmen untuk menjunjung tinggi independensi dalam melaksanakan tugas dan tanggung jawabnya. Komitmen ini untuk memastikan bahwa setiap keputusan yang diambil bersifat objektif, tanpa adanya benturan kepentingan atau tekanan dari pihak manapun.

Independency

The Information Technology Steering Committee is committed to uphold integrity in performing its duties and responsibilities. This commitment is to ensure that every decision made is objective, free of any conflict of interest or pressure from any party.

Tugas dan Tanggung Jawab

Berikut uraian mengenai tugas dan tanggung jawab Komite Pengarah Teknologi Informasi.

1. Membantu Direksi dalam menyusun kebijakan dan prosedur terkait penyelenggaraan teknologi informasi yang memadai.
2. Memberikan rekomendasi kepada Direksi dalam melakukan *review* dan menyetujui proyek-proyek teknologi informasi yang berdampak signifikan terhadap kegiatan operasional Bank.
3. Memantau pelaksanaan proyek-proyek teknologi informasi dan menganalisis kesesuaian dengan rencana proyek yang telah disepakati.
4. Menyelesaikan berbagai masalah yang berkaitan dengan penggunaan teknologi yang tidak dapat diselesaikan antara unit kerja pengguna dan unit kerja penyelenggara.
5. Melalui rapat rutin, melakukan evaluasi terhadap penggunaan teknologi dan melakukan penyesuaian yang dibutuhkan sesuai dengan adanya tanggapan dari Otoritas Jasa Keuangan.

Duties and Responsibilities

Following are the description of duties and responsibilities of the Information Technology Steering Committee.

1. To assist the Board of Directors in formulating policies and procedures related to adequate information technology implementation.
2. To provide recommendations to the Board of Directors in reviewing and approving information technology projects that have a significant impact on the Bank's operational activities.
3. To monitor the implementation of information technology projects and analyze compliance with agreed project plans.
4. To resolve various problems related to the use of technology that cannot be resolved between the user work unit and the administrator work unit.
5. Through regular meetings, to evaluate the use of technology and make necessary adjustments in accordance with the response from the Financial Services Authority.

Rapat

Sepanjang tahun 2024, Komite Pengarah Teknologi Informasi telah menyelenggarakan 4 rapat dengan agenda sebagai berikut.

Meeting

Throughout 2024, Information Technology Steering Committee held 4 meetings with the following agenda.

Tanggal Date	Agenda
21 Maret 2024 March 21, 2024	• Progress Update RPTI 2024; • Review Rencana vs Realisasi Project 2023; serta • Laporan IT Operation & Security.
16 April 2024 April 16, 2024	• Tindak Lanjut Hasil Review Periode Sebelumnya; • Perubahan Kondisi Internal dan Eksternal - Konteks Organisasi; • Perubahan Kepentingan dan Harapan yang Relevan dengan Sistem Manajemen Keamanan Informasi; • Respon terhadap Kinerja Keamanan Informasi; - Ketidaksesuaian Kinerja Keamanan Informasi dan Tindak Korektif yang Dilakukan; - Hasil Pemantauan dan Pengukuran terhadap Kinerja Keamanan Informasi; - Hasil Audit; - Pemenuhan Tujuan Keamanan Informasi; • Follow-up of Reviews Results of Previous Period; • Changes in Internal and External Conditions – Organizational Context; • Changes in Interests and Expectations Relevant to Information Security Management System; • Response to Information Security Performance; - Discrepancies of Information Security Performance and Corrective Actions Taken; - Results of Monitoring and Measurement of Information Security Performance; - Audit Results; - Fulfillment of Information Security Objectives;



Tanggal Date	Agenda	
	• <i>Feedback</i> dari Para Pemangku Kepentingan (<i>Stakeholders</i>); • <i>Risk Assessment</i> dan Status dari <i>Risk Treatment Plan</i>; serta • Peluang untuk <i>Continuous Improvement</i>.	• Feedback from the Stakeholders; • Risk Assessment and Status of Risk Treatment Plan; and • Continues Improvement Opportunities.
26 September 2024 September 26, 2024	• <i>Progress Update</i> RPTI 2024; • RPTI 2024 - <i>Budget vs Realisasi</i>; serta • Laporan IT <i>Operation & Security</i>.	• Progress Update RPTI 2024; • RPTI 2024 - Budget vs Realization; and • IT Operation & Security Report.
15 November 2024 November 15, 2024	• Laporan IT <i>Security</i>; serta • Rencana RPTI 2025.	• IT Security Report; and • RPTI Plan 2025.

Realisasi Program Kerja Tahun 2024

Selama tahun 2024, Komite Pengarah Teknologi Informasi telah menjalankan tugas dan tanggung jawab dengan baik, yang diuraikan sebagai berikut.

1. Melakukan pengkajian Rencana Strategis TI.
2. Memantau pelaksanaan proyek-proyek TI yang tercantum pada RPTI 2024.
3. Memantau pelaksanaan operasional TI dan keamanan TI.
4. Memantau *budget vs realisasi*.
5. Menyusun RPTI 2025.

Program Kerja Tahun 2025

Program kerja Komite Pengarah Teknologi Informasi untuk tahun 2025 diuraikan sebagai berikut.

- 1. Melakukan pengkajian Rencana Strategis Teknologi Informasi (RSTI)**
Memastikan RSTI tetap relevan dan selaras dengan arah bisnis dan perkembangan teknologi terkini.
- 2. Memantau pelaksanaan proyek-proyek TI yang tercantum pada RPTI 2025**
Memastikan proyek-proyek TI berjalan sesuai rencana, anggaran, dan memberikan manfaat yang optimal.
- 3. Memantau pelaksanaan operasional dan keamanan TI**
Memastikan operasional TI berjalan lancar, efisien, dan aman.
- 4. Memantau *budget vs realisasi***
Memastikan anggaran TI digunakan secara efektif dan efisien.
- 5. Menyusun RPTI 2026**
Menyusun rencana program dan anggaran TI untuk tahun 2026.

Komite Produk

Komite Produk berperan dalam pengembangan, evaluasi, dan pengelolaan produk yang ditawarkan oleh Bank untuk memastikan kesesuaian produk dengan kebutuhan pasar dan kepuasan nasabah. Komite ini juga bertanggung jawab merumuskan strategi produk, menganalisis tren industri, serta menilai kinerja produk yang telah ada.

Pedoman Kerja

Komite Produk menjalankan tugas dan tanggung jawabnya berdasarkan Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 13/POJK.03/2021 tanggal 30 Juli 2021 tentang Penyelenggaraan Produk Bank Umum.

Realization of the 2024 Work Program

Throughout 2024, Information Technology Steering Committee has carried out its duties and responsibilities well, as outlined below.

1. Updating IT Strategic Plan.
2. Monitoring the implementation of IT projects listed in RPTI 2024.
3. Monitoring the implementation of IT operations and IT security.
4. Monitoring budget vs realization.
5. Developing RPTI 2025.

2025 Work Program

The Information Technology Steering Committee work program for 2025 is outlined as follows.

- 1. Updating Information Technology Strategic Plan (RSTI)**
Ensuring RSTI remains relevant and in line with the business directions and latest technological development.
- 2. Monitoring the implementation of IT projects listed in RPTI 2025**
Ensuring IT projects running according to plans, budget, and providing optimum benefits.
- 3. Monitoring the implementation of IT operations and security**
Ensuring IT operations run smoothly, efficiently, and securely.
- 4. Monitoring budget vs realization**
Ensuring the IT budget is used effectively and efficiently.
- 5. Developing RPTI 2026**
Developing the IT program and budget for 2026.

Product Committee

The Product Committee has a role in the development, evaluation, and management of products offered by the Bank to ensure product suitability with market needs and customer satisfaction. This committee also is responsible to formulate product strategy, analyzing industry trends, as well as assessing the performance of existing products.

Charter

The Product Committee carries out its duties and responsibilities based on the Financial Services Authority Regulation No. 13/POJK.03/2021 dated July 30, 2021, on the Implementation of Commercial Bank Products.

Komposisi Keanggotaan

Komposisi keanggotaan Komite Produk ditetapkan berdasarkan Surat Keputusan No. SK/DIR/056/1121 tentang Susunan Keanggotaan Komite Produk, dengan susunan keanggotaan sebagai berikut.

Ketua Chairperson	Direktur Bisnis <i>Retail</i> dan Jaringan	Director of Retail Business and Network
Sekretaris / Anggota Tetap Secretary/Permanent Member	Divisi Manajemen Risiko dan Kepatuhan	Risk Management and Compliance Division
Anggota Tetap Permanent Members	- Direktur Manajemen Risiko dan Kepatuhan - Direksi - Chief Retail Banking Officer - Chief Commercial Banking Officer - Divisi Manajemen Risiko (merangkap Sekretaris) - Divisi Operation Development - Departemen Legal - Divisi Digital Operation - Divisi Digital Technology - Divisi Kepatuhan & APU-PPT - Departemen Akuntansi & Perencanaan Keuangan	- Director of Risk Management and Compliance - Board of Directors - Chief Retail Banking Officer - Chief Commercial Banking Officer - Risk Management Division (concurrently Secretary) - Operation Development Division - Legal Department - Digital Operation Division - Digital Technology Division - Compliance & AML-CTF Division - Accounting & Financial Planning Department
Undangan Invitation	- Pemilik Produk - Unit kerja lain yang terkait produk baru yang diusulkan - Divisi Audit Internal	- Product Owner - Other work units related to new product proposed - Internal Audit Division

Membership Composition

The membership composition of the Product Committee is set under Decision Letter No. SK/DIR/056/1121 on Membership Composition of the Product Committee, with the following membership composition.

Independensi

Komite Produk berkomitmen untuk menjunjung tinggi prinsip independensi dalam melaksanakan tugas dan tanggung jawabnya. Komitmen ini bertujuan untuk memastikan bahwa tidak terjadi benturan kepentingan atau tekanan dari pihak manapun.

Independency

The Product Committee is committed to uphold the independence principle in carrying out its duties and responsibilities. This commitment ensure there is no conflict of interest or pressure from any party.

Tugas dan Tanggung Jawab

Berikut uraian mengenai tugas dan tanggung jawab Komite Produk.

- Menyusun kebijakan, strategi, dan pedoman pengembangan produk baru.
- Memberikan keputusan atas usulan peluncuran produk baru.
- Melakukan kajian terhadap produk yang dimiliki oleh Bank secara periodik.
- Melakukan perbaikan atau penyempurnaan pelaksanaan pengembangan produk baru berdasarkan hasil evaluasi pelaksanaan pengembangan produk baru.
- Menetapkan hal-hal yang terkait dengan pengembangan produk baru yang menyimpang dari prosedur normal.

Duties and Responsibilities

Following are the description of duties and responsibilities of the Product Committee.

- Developing policies, strategies, and guidelines for new product development.
- Making decisions on proposed new product launches.
- Conducting periodic reviews of the Bank's products.
- Making improvements or refinements to implementation of new product development based on evaluation results of the implementation of new product development.
- Determining matters related to new product development that deviate from normal procedures.

Rapat

Sepanjang tahun 2024, Komite Produk telah melaksanakan rapat sebanyak 1 kali, dengan tingkat kehadiran sebagai berikut.

Meeting

Throughout 2024, the Product Committee held 1 meeting, with the following attendance rates.

Tanggal Date	Agenda
15 November 2024 November 15, 2024	- Update Status Rencana Penyelenggaraan Produk Bank (RPPB) Tahun 2024 hingga 31 Oktober 2024; serta - Pembahasan Rencana Bisnis Bank (RBB) Tahun 2025. - Update on Status of Bank Product Implementation Plan (RPPB) 2024 to October 31, 2024; and - Discussion of Bank's Business Plan (RBB) 2025.



Realisasi Program Kerja Tahun 2024

Selama tahun 2024, Komite Produk telah menjalankan tugas dan tanggung jawab dengan baik, yang diuraikan sebagai berikut.

1. Melakukan perbaikan pelaksanaan pengembangan produk baru berdasarkan hasil evaluasi pelaksanaan pengembangan produk baru.
2. Melakukan kajian terhadap produk yang dimiliki Bank.
3. Memberikan persetujuan atas usulan peluncuran produk baru untuk tahun 2025.

Realization of Work Program in 2024

Throughout 2024, the Product Committee has carried out its duties and responsibilities well, as outlined below.

1. Improving the implementation of new product development based on evaluation results of previous implementation of new product development.
2. Reviewing the Bank's existing products.
3. Giving approval on proposed new product launches for 2025.

Sekretaris Perusahaan Corporate Secretary

Sekretaris Perusahaan merupakan organ pendukung Direksi yang berperan strategis dalam memastikan kepatuhan Bank terhadap peraturan dan perundang-undangan yang berlaku. Selain itu, organ ini bertanggung jawab atas pengelolaan administrasi Bank, termasuk penyimpanan informasi dan dokumentasi secara tertata, serta menjaga komunikasi yang efektif dengan Pemegang Saham dan pemangku kepentingan lainnya.

The Corporate Secretary is a supporting organ of the Board of Directors that has a strategic role in ensuring the Bank's compliance with applicable laws and regulations. In addition, this organ is also responsible for the Bank's administration management, including the organized storage of information and documentation, as well as maintaining an effective communications with Shareholders and other stakeholders.

Pedoman Kerja

Sekretaris Perusahaan menjalankan tugas dan tanggung jawabnya berdasarkan Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 tanggal 8 Desember 2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik serta Standar Operasional Prosedur Pedoman *Corporate Secretary* No. 158 tanggal 6 Oktober 2023.

Work Guidelines

The Corporate Secretary carries his duties and responsibilities based on the Financial Services Authority Regulation No. 35/POJK.04/2014 dated December 8, 2014 on the Corporate Secretary of Issuers or Public Companies and the Standard Operating Procedures of the Corporate Secretary Guidelines No. 158 dated October 6, 2023.

Profil Sekretaris Perusahaan

Sekretaris Perusahaan pada tahun 2024 tetap dijabat oleh Bapak Feliks Suranta Tarigan, sesuai dengan Surat Keputusan Direksi No. SK/DIR/006/0123. Profil lengkap Sekretaris Perusahaan telah diungkapkan pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

Corporate Secretary's Profile

In 2024, the Mr. Feliks Suranta Tarigan remains in his position as the Corporate Secretary, in accordance with the Board of Directors Decision No. SK/DIR/006/0123. The full profile of the Corporate Secretary has been disclosed in the Company Profile Chapter in this Annual Report.

Kedudukan Sekretaris Perusahaan

Sekretaris Perusahaan Bank INA berada di bawah Direktur Manajemen Risiko dan Kepatuhan, sesuai dengan Struktur Organisasi Bank No. SK/DIR/054A/0824 yang berlaku sejak 22 Agustus 2024 dan berlaku efektif sejak 1 September 2024. Selain itu, Sekretaris Perusahaan melaporkan secara langsung pelaksanaan tugas dan tanggung jawabnya kepada Direktur Manajemen Risiko dan Kepatuhan.

Corporate Secretary's Position

The Corporate Secretary of Bank INA is under the Director of Risk Management and Compliance, pursuant to the Bank's Organizational Structure No. SK/DIR/054A/0824 effective from 22 August 2024 and becoming effective as of 1 September 2024. In addition, the Corporate Secretary reports the implementation of his duties and responsibilities directly to the Director of Risk Management and Compliance.

Tugas dan Tanggung Jawab

Berikut uraian mengenai tugas dan tanggung jawab Sekretaris Perusahaan.

1. Mengelola pendokumentasian kebijakan, prosedur, surat keputusan Dewan Komisaris dan Direksi, daftar Pemegang Saham, risalah rapat Dewan Komisaris dan Direksi, serta RUPS Tahunan dan RUPS Luar Biasa.
2. Bekerja sama dengan Satuan Kerja Kepatuhan untuk meyakini bahwa kebijakan dan prosedur Bank telah sesuai dengan peraturan perundang-undangan yang berlaku.
3. Bekerja sama dengan bagian *Corporate Legal* untuk menginformasikan Direksi terkait peraturan perundang-undangan terkini.
4. Mendukung Dewan Komisaris dan Direksi dalam hal pelaksanaan rapat dan rapat gabungan, pendistribusian undangan, dan risalah rapat.
5. Memberikan bantuan ringkasan Laporan Dewan Komisaris dan Direksi.
6. Memastikan bahwa Pemegang Saham telah mendapatkan hak-haknya, antara lain dalam hal RUPS Tahunan dan RUPS Luar Biasa, serta pencatatan transaksi/perpindahan saham.
7. Melaksanakan keterbukaan informasi sesuai dengan ketentuan peraturan dan perundang-undangan.

Pelaksanaan Tugas

Sekretaris Perusahaan telah melaksanakan tugas dan tanggung jawab dengan efektif selama tahun 2024, yang diuraikan sebagai berikut.

1. Mengikuti perkembangan pasar modal, khususnya peraturan-peraturan yang berlaku di bidang pasar modal.
2. Membuat dan menyampaikan laporan, meliputi:
 - a. Laporan Internal:
 - 1) Laporan Bulanan, berupa memo internal komposisi Pemegang Saham; serta
 - 2) Laporan Tahunan, berupa Laporan Tahunan Departemen *Corporate Secretary*;
 - b. Laporan Eksternal:
 - 1) Laporan Registrasi Pemegang Saham sebanyak 12 kali yang dipublikasikan di situs web Bursa Efek Indonesia;
 - 2) Laporan Keterbukaan Informasi pada situs web Bursa Efek Indonesia sebanyak 8 kali;
 - 3) Laporan Penjelasan atas Volatilitas Saham sebanyak 2 kali;
 - 4) Mengadakan RUPS Tahunan pada tanggal 20 Juni 2024, dan 2 kali RUPS Luar Biasa, yaitu pada tanggal 15 Maret 2024 dan 20 Juni 2024, serta Paparan Publik pada tanggal 30 Maret 2024;
 - 5) Laporan hasil RUPS sebanyak 2 kali ke Pelaporan Elektronik (SPE) Bursa Efek Indonesia dan Otoritas Jasa Keuangan; serta
 - 6) Laporan Tahunan Buku 2023 sebanyak 1 kali.
3. Memberikan masukan kepada Direksi melalui penyelenggaraan:
 - a. Rapat Direksi sebanyak 31 kali; serta
 - b. Rapat Gabungan Dewan Komisaris dan Direksi sebanyak 7 kali.

Duties and Responsibilities

Following are the description of duties and responsibilities of the Corporate Secretary.

1. Managing the documentation of policies, procedures, decisions of the Board of Commissioners and Board of Directors, list of Shareholders, minutes of meetings of the Board of Commissioners and Board of Directors, as well as the Annual GMS and Extraordinary GMS.
2. Cooperating with the Compliance Work Unit to ensure that the Bank's policies and procedures are in accordance with the applicable laws and regulations.
3. Cooperating with Corporate Legal department to inform the Board of Directors regarding the latest laws and regulations.
4. Supporting the Board of Commissioners and Board of Directors in terms of holding meetings and joint meetings, distributing invitations and minutes of meetings.
5. Providing assistance in summarizing the Reports of the Board of Commissioners and Board of Directors.
6. Ensuring that Shareholders obtained their rights, among others, in the Annual GMS and Extraordinary GMS, and the recording of share transactions/transfers.
7. Conducting information disclosure in accordance with the provisions of laws and regulations.

Implementation of Duties

Throughout 2024, the Corporate Secretary has carried out his duties and responsibilities effectively, as outline below.

1. Following capital market development, especially regulations applicable in capital market.
2. Preparing and submitting reports, including:
 - a. Internal Report:
 - 1) Monthly Report, in the form of internal memo on Shareholders' composition; and
 - 2) Annual Report, in the form of Corporate Secretary Department Annual Report;
 - b. External Report:
 - 1) Shareholder Registration Report 12 times, published on Indonesia Stock Exchange website;
 - 2) Information Disclosure Report on Indonesia Stock Exchange website 8 times;
 - 3) Explanatory Report on Stock Volatility, 2 times;
 - 4) Holding the Annual GMS on June 20, 2024, and 2 Extraordinary GMS, namely on March 15, 2024 and June 20, 2024, as well as a Public Expose on March 30, 2024;
 - 5) Reports on the result of the GMS, 2 times to the Electronic Reporting (SPE) of Indonesia Stock Exchange and Financial Services Authority; and
 - 6) 2023 Annual Report, 1 time.
3. Providing input to the Board of Directors through holding:
 - a. Board of Directors' meeting 31 times; and
 - b. 7 Joint Meetings of Board of Commissioners and Board of Directors.



4. Membuat dan menyampaikan surat-surat eksternal.
5. Berkoordinasi dengan media untuk mengeluarkan siaran pers terkait berbagai kegiatan yang dijalankan Bank, seperti kinerja Bank ataupun kegiatan-kegiatan lainnya.
6. Melaksanakan keterbukaan informasi sesuai dengan ketentuan peraturan dan perundang-undangan.

Pengembangan Kompetensi

Informasi terkait pengembangan kompetensi Sekretaris Perusahaan telah diungkapkan pada bagian Pendidikan dan Pelatihan Organ Tata Kelola Perusahaan bab Profil Perusahaan dalam Laporan Tahunan ini.

4. Preparing and delivering external letters.
5. Coordinating with the media to issue press releases regarding various activities carried out by the Bank, such as the Bank's performance or other activities.
6. Conducting information disclosure in accordance with the provisions of laws and regulations.

Competency Development

Information related to Corporate Secretary's competency development has been disclosed in the Education and Training section of Corporate Governance Organs in the Company Profile chapter in this Annual Report.

Satuan Kerja Audit Internal

Internal Audit Work Unit

Satuan Kerja Audit Internal (SKAI) sebagai *third line of defense* memiliki tugas dan tanggung jawab menjalankan fungsi audit intern di Bank INA. SKAI berperan melaksanakan penugasan *assurance* dan *consultation* yang independen serta objektif yang dapat memberi nilai tambah dalam rangka membantu Bank mencapai tujuannya. SKAI bertanggung jawab langsung kepada Direktur Utama dan dalam pelaksanaan tugasnya dapat melakukan komunikasi secara langsung dengan Dewan Komisaris, Direksi, dan Komite Audit.

Pedoman Kerja

Pedoman kerja SKAI mengacu pada Piagam Internal Audit yang disahkan pada tanggal 13 Desember 2023 oleh Direktur Utama setelah mendapatkan persetujuan dari Dewan Komisaris, dengan mempertimbangkan rekomendasi Komite Audit. Piagam ini disosialisasikan kepada unit kerja dan dievaluasi setiap 3 tahun untuk disesuaikan dengan perkembangan bisnis terkini.

Profil Kepala Satuan Kerja Audit Internal

SKAI dipimpin oleh seorang kepala SKAI, yang diangkat dan diberhentikan oleh Direktur Utama dengan persetujuan Dewan Komisaris, berdasarkan rekomendasi dari Komite Audit. Pada tahun 2024, terjadi perubahan Kepala SKAI, yang dijabat oleh Bapak Thomas Alfa Edison, efektif 15 Januari 2024 berdasarkan Surat Keputusan Direksi No. SK/DIR/002/0124. Profil lengkap Kepala SKAI telah disampaikan pada bagian Profil Pejabat Eksekutif bab Profil Perusahaan dalam Laporan Tahunan ini.

The Internal Audit Unit (SKAI), as the third line of defense, has the duties and responsibilities of carrying out the internal audit function at Bank INA. SKAI plays a role in performing independent and objective assurance and consultation assignments that can provide added value in helping the Bank achieve its objectives. SKAI is directly responsible to the President Director and, in the performance of its duties, may communicate directly with the Board of Commissioners, the Board of Directors, and the Audit Committee.

Charter

SKAI's works by referring to the Internal Audit Charter, which was approved on December 13, 2023 by the President Director, after obtaining approval from the Board of Commissioners, by considering the recommendations of the Audit Committee. The charter is socialized to the work units and will be evaluated every 3 years to be adjusted with the latest business developments.

Profile of Head of Internal Audit Work Unit

SKAI is led by Head of SKAI, appointed and dismissed by the President Director after obtaining approval from the Board of Commissioners by considering the recommendations of the Audit Committee. In 2024, the Head of SKAI changed, with the appointment of Mr. Thomas Alfa Edison, effective from January 15, 2024 based on the Board of Directors' Decision No. SK/DIR/002/0124. The complete profile of the Head of SKAI has been presented in the Executive Officer Profile section of the Company Profile chapter in this Annual Report.

Jumlah Auditor Internal

Hingga Desember 2024, jumlah auditor internal di Bank INA tercatat sebanyak 15 orang, termasuk Kepala SKAI yang menjabat.

Kualifikasi dan Sertifikasi Personel

Bank berkomitmen untuk meningkatkan kemampuan dan keahlian SKAI dengan melibatkan personel melalui program SKAI sesuai dengan Peraturan Bank Indonesia No. 12/7/PBI/2010 mengenai Sertifikasi Manajemen Risiko Bagi Pengurus dan Pejabat Bank Umum. Pada tahun 2024, Auditor SKAI telah memiliki sertifikasi kompetensi yang terdiri dari 1 orang memiliki sertifikasi Manajemen Jenjang 6; 7 orang memiliki sertifikasi Manajemen Risiko Jenjang 5; 3 orang memiliki sertifikasi Manajemen Risiko Jenjang 4; dan 4 Orang belum memiliki sertifikasi Manajemen Risiko. Bank juga memiliki Sertifikasi Kompetensi bidang Audit yang terdiri dari 1 orang Sertifikasi Kompetensi bidang Audit Level Supervisor; dan 4 orang memiliki Sertifikasi Kompetensi bidang Audit Level Auditor. Di samping itu, Bank memastikan bahwa seluruh personel SKAI menjunjung tinggi prinsip independensi untuk menjalankan tugas dan tanggung jawab dengan profesional dan bertanggung jawab. Hal ini dibuktikan dengan tidak adanya hubungan kekerabatan sampai derajat kedua, baik vertikal ataupun horizontal, dengan Pemegang Saham, anggota Dewan Komisaris, anggota Direksi, serta auditor di luar SKAI.

Struktur dan Kedudukan Satuan Kerja Audit Internal

SKAI berada di bawah pengawasan dan tanggung jawab langsung Direktur Utama, dengan posisi yang independen untuk menjamin objektivitas dalam pelaksanaan audit. Tugas dan tanggung jawab SKAI disampaikan kepada Direktur Utama, kemudian dilaporkan kepada Dewan Komisaris, Komite Audit, dan Direktur Kepatuhan dan pihak-pihak terkait lainnya.

Tugas dan Tanggung Jawab

Berikut uraian mengenai tugas dan tanggung jawab dari SKAI.

1. Membantu tugas Direktur Utama dan Dewan Komisaris dalam melakukan pengawasan dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan, ataupun pemantauan audit.
2. Membuat analisis dan penilaian di bidang keuangan, akuntansi, operasional, dan kegiatan lainnya melalui audit.
3. Mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana.
4. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen.

Number of Internal Auditors

As of December 2024, Bank INA had 15 internal auditors, including the Head of SKAI currently in position.

Personnel Qualification and Certification

The Bank is committed to improve SKAI's capabilities and expertise by involving the personnel through SKAI programs in accordance with Bank Indonesia Regulation No. 12/7/PBI/2010 on Risk Management Certification for Management and Officers of Commercial Banks. In 2024, SKAI Auditors had competency certification consisting of 1 person having Level 6 Risk Management certification; 7 people having Level 5 Risk Management certification; 3 people having Level 4 Risk Management certification; and 4 people not having Risk Management certification. The Bank also has Audit Competency Certification, consisting of 1 person having Audit Competency Certification of Supervisor Level; and 4 people having Audit Competency Certification of Auditor Level. In addition, the Bank also ensures that all SKAI personnel uphold the independence principle in carrying out the duties and responsibilities professionally and responsibly. This is shown by not having kinship relationships to the second degree, either vertically or horizontally with Shareholders, members of the Board of Commissioners, members of the Board of Directors, and auditors outside SKAI.

Structure and Position of Internal Audit Unit

SKAI is under the direct supervision and responsibility of the President Director, with independent position to maintain objectivity in audit implementation. The SKAI's duties and responsibilities is submitted to the President Director, then reported to the Board of Commissioners, Audit Committee, and Compliance Director and other related parties.

Duties and Responsibilities

SKAI's duties and responsibilities are described as follows.

1. To assist the duties of the President Director and Board of Commissioners in carrying out supervision by elaborating on an operational basis of audit planning, implementation, and monitoring.
2. To analyze and assess finance, accounting, operations, and other activities through audits.
3. To identify all possibilities to improve and increase the efficiency of the use of resources and funds.
4. To provide suggestions for improvement and objective information about the activities audited at all levels of management.



Pelaksanaan Tugas

SKAI telah melaksanakan tugas dan tanggung jawab selama tahun 2024, yang diuraikan sebagai berikut.

1. Pemeriksaan wajib (*mandatory audit*) berdasarkan ketentuan yang berlaku, yaitu LHPK (SKN-BI, BI-RTGS, BI-ETP, BI-SSSS, BI-FAST & KPDHN), Sistem Layanan Informasi Keuangan (SLIK), *Single Customer View* (SCV)/Lembaga Penjamin Simpanan (LPS), dan *Internal Capital Adequacy Assessment Process* (ICAAP).
2. Pemeriksaan regular terkait divisi/departemen sebanyak 5 obyek dan kantor cabang (KC) sebanyak 12 kantor yang terbagi menjadi wilayah Jakarta dan Luar Jakarta.
3. Pemeriksaan *information technology* (IT) terkait *Security Audit* (SKN-BI, BI-RTGS, BI-ETP, BI-SSSS & BI-FAST), Penerapan ISO/IEC 27001:2022, *DRP*, Keamanan Siber, *Core Banking* (*Lending*), dan *digital banking*.
4. Pemeriksaan khusus sebanyak 6 pemeriksaan dan investigasi sebanyak 5 pemeriksaan, yang seluruhnya telah ditindaklanjuti.

Temuan dan Tindak Lanjut

Setiap tahun, SKAI mengevaluasi temuan audit dari setiap auditor. Hasil evaluasi ini dianalisa dan disampaikan kepada Direksi sebagai temuan yang perlu ditindaklanjuti. Selama tahun 2024, SKAI telah mengelompokkan temuan audit yang harus ditindaklanjuti sebagai berikut.

Status	Jumlah Temuan Total Findings	Persentase Percentage (%)
<i>In Progress</i>	35	14,11
<i>Extend</i>	6	2,42
<i>Closed (Done)</i>	207	83,47
Total	248	100,00

Penilaian Kinerja

Secara berkala, Bank melakukan penilaian kinerja SKAI untuk memastikan bahwa pelaksanaan tugas dan tanggung jawab sesuai dengan pedoman kerja yang berlaku. Penilaian ini mengacu pada *key performance indicator* (KPI) yang ditetapkan pada awal tahun buku, yang meliputi tingkat pemenuhan sasaran audit, tingkat keakuratan dan relevansi hasil audit, tingkat kepuasan penggunaan jasa SKAI, efisiensi dan efektivitas SKAI, serta tingkat kepatuhan dengan standar profesional.

Pengembangan Kompetensi

Sepanjang tahun 2024, Kepala SKAI telah mengembangkan kompetensinya secara mandiri melalui buku dan berbagai media digital.

Implementation of Duties

Throughout 2024, SKAI has carried out its duties and responsibilities, outlined as follows.

1. Mandatory audit based on applicable regulations, namely LHPK (SKN-BI, BI-RTGS, BI-ETP, BI-SSSS, BI-FAST & KPDHN), Financial Information Service System (SLIK), Single Customer View (SCV)/Indonesia Deposit Insurance Corporation (IDIC), and Internal Capital Adequacy Assessment Process (ICAAP).
2. Regular inspections related to divisions/departments amounted to 5 objects and 12 branch offices, divided into Jakarta area and outside Jakarta area.
3. Information technology (IT) examination related to Security Audit (SKN-BI, BI-RTGS, BI-ETP, BI-SSSS & BI-FAST), implementation of ISO/IEC 27001: 2022, *DRP*, Cyber Security, Core Banking (*Lending*), and digital banking.
4. Special inspections amounted to 6 inspections and investigations amounted to 5 inspections, all have been followed-up.

Findings and Follow Up

Annually, SKAI evaluates the audit findings from each auditor. The evaluation results are analyzed and submitted to the Board of Directors as findings that must be followed up. Throughout 2024, SKAI has grouped the audit findings that must be followed up as follows.

Performance Assessment

Periodically, the Bank assessed the performance of SKAI to ensure that the implementation of duties and responsibilities are in line with the applicable charter. This assessment refers to the Key Performance Indicator (KPI) established at the beginning of the fiscal year, that includes level of fulfillment of audit objectives, level of accuracy and relevance of audit results, level of satisfaction with the use of SKAI services, and level of compliance with professional standards.

Competency Development

Throughout 2024, the Head of SKAI has independently developed competency through books and various digital media.

Sistem Pengendalian Internal

Internal Control System

Sistem pengendalian internal merupakan serangkaian prosedur yang diterapkan oleh Bank untuk memastikan integritas operasional, kepatuhan terhadap peraturan, dan perlindungan aset yang dikelola dengan baik dan bertanggung jawab. Sistem ini juga berfungsi untuk meningkatkan efisiensi operasional dan mendukung transparansi, sehingga menjaga kepercayaan pemangku kepentingan Bank.

Penerapan sistem pengendalian internal Bank INA mengacu pada Surat Edaran Otoritas Jasa Keuangan No. 35/SEOJK.03/2017 tentang Pedoman Sistem Pengendalian Internal bagi Bank Umum, serta disesuaikan dengan struktur organisasi dan perkembangan terkini di industri perbankan.

Penerapan Sistem Pengendalian Internal dan Kesesuaian dengan COSO

Bank INA menerapkan sistem pengendalian internal yang mengacu pada standar internasional *Committee of Sponsoring Organizations of the Treadway Commission* (COSO) guna meningkatkan praktik tata kelola dan transparansi. Standar ini menggunakan kerangka kerja *Internal Control-Integrated Framework*, yang terdiri dari 5 komponen utama yang membentuk sistem pengendalian internal yang efektif dan efisien secara sistematis dan terintegrasi.

Berikut adalah penerapan sistem pengendalian internal Bank serta kesesuaiannya dengan *COSO-Internal Control-Integrated Framework*.

The Internal Control System is a series of procedures applied by the Bank to ensure the operational integrity, regulatory compliance, and protection of the properly and responsibly managed assets. This system also functions to improve the operational efficiency and support transparency, to maintain the trust of the Bank's stakeholders.

The implementation of Bank INA's internal control system refers to the Circular Letter of Financial Services Authority No. 35/SEOJK.03/2017 on Internal Control System Guidelines for Commercial Banks, as well as adjusted to the organizational structure and the latest developments in the banking industry developments.

Implementation of Internal Control Systems and Conformity with COSO

Bank INA implements an internal control system that refers to the international standards of the Committee of Sponsoring Organization of Tradeway Commission (COSO), to improve the governance and transparency practices. This standard is using the Internal Control-Integrated Framework, that consists of 5 main components that forms an effective and efficient internal control system in a systematic and integrated manner.

Following is the implementation of internal control system of the Bank, as well as its conformity with the COSO-Internal Control-Integrated Framework.

Komponen Pengendalian Internal Internal Control Components	Kesesuaian dengan COSO	Conformity with COSO
Lingkungan Pengendalian Control Environment	- Menunjukkan komitmen terhadap nilai integritas dan etika; - Tanggung jawab pengawasan; - Menetapkan struktur, kewenangan, dan tanggung jawab; - Komitmen terhadap kompetensi; serta - Menegakkan akuntabilitas.	- Demonstrate commitment to the values of integrity and ethics; - Supervisory responsibilities; - Establish structure, authority, and responsibility; - Commitment to competence; and - Uphold accountability.
Penilaian Risiko Risk Assessment	- Menentukan tujuan yang cocok; - Mengidentifikasi dan menganalisis risiko; - Menilai risiko penipuan; serta - Mengidentifikasi dan menganalisis perubahan yang signifikan.	- Determine suitable goals; - Identify and analyze risks; - Assess fraud risk; and - Identify and analyze significant changes.
Aktivitas Pengendalian Control Activity	- Memilih dan mengembangkan aktivitas pengendalian; - Memilih dan mengembangkan kontrol umum atas teknologi; serta - Menyebarkan melalui kebijakan dan prosedur.	- Select and develop control activities; - Select and develop general control over technology; and - Deploy through policies and procedures.
Informasi dan Komunikasi Information and Communication	- Menggunakan informasi yang relevan; - Berkomunikasi secara internal; serta - Berkomunikasi secara eksternal.	- Use relevant information; - Communicate internally; and - Communicate externally.
Kegiatan Pemantauan Monitoring Activities	- Melakukan evaluasi yang sedang berjalan dan/atau terpisah; serta - Mengevaluasi dan mengomunikasikan kekurangan.	- Conduct ongoing and/or separate evaluations; and - Evaluate and communicate deficiencies.



Evaluasi Efektivitas Sistem Pengendalian Internal

Bank INA secara berkala mengevaluasi efektivitas sistem pengendalian internal yang dilakukan oleh SKAI di seluruh divisi/unit kerja. Hasil evaluasi dilaporkan kepada Direktur Utama, Komisaris Utama, serta Komite Audit untuk ditelaah dan ditindaklanjuti.

Pernyataan Dewan Komisaris dan Direksi atas Kecukupan Sistem Pengendalian Internal

Dewan Komisaris dan Direksi menilai bahwa sistem pengendalian internal telah diterapkan dengan baik sepanjang tahun 2024, sebagaimana tercermin dalam peningkatan kinerja operasional dan keuangan Bank. Meskipun demikian, Dewan Komisaris dan Direksi terus mendorong perbaikan dan penguatan sistem pengendalian internal di periode mendatang guna mendukung pencapaian tujuan strategis secara efektif dan efisien.

Evaluation of the Effectiveness of Internal Control System

Bank INA periodically evaluates the effectiveness of the internal control system, conducted by SKAI in all divisions/work units. The evaluation results are reported to the President Director, President Commissioner, as well as Audit Committee for review and follow-up.

Statement of the Board of Commissioners and Board of Directors on the Adequacy of Internal Control System

The Board of Commissioners and Board of Directors assessed that the internal control system has been well implemented throughout 2024, as reflected in the improvement of operational and financial performances of the Bank. However, the Board of Commissioners and Board of Directors keep encouraging the improvement and strengthening of internal control system to support the achievement of strategic goals effectively and efficiently.

Manajemen Risiko

Risk Management

Bank INA menerapkan manajemen risiko untuk mengelola tantangan dan memanfaatkan peluang demi pertumbuhan berkelanjutan. Penerapan manajemen risiko dilakukan secara efektif dan bertanggung jawab dengan melibatkan pengawasan dari seluruh organ, termasuk Direktur Utama dan Dewan Komisaris melalui Komite Pemantau Risiko. Pengelolaan ini didukung oleh Komite Manajemen Risiko serta Divisi Manajemen Risiko, yang beroperasi secara independen dari satuan kerja operasional dan bisnis.

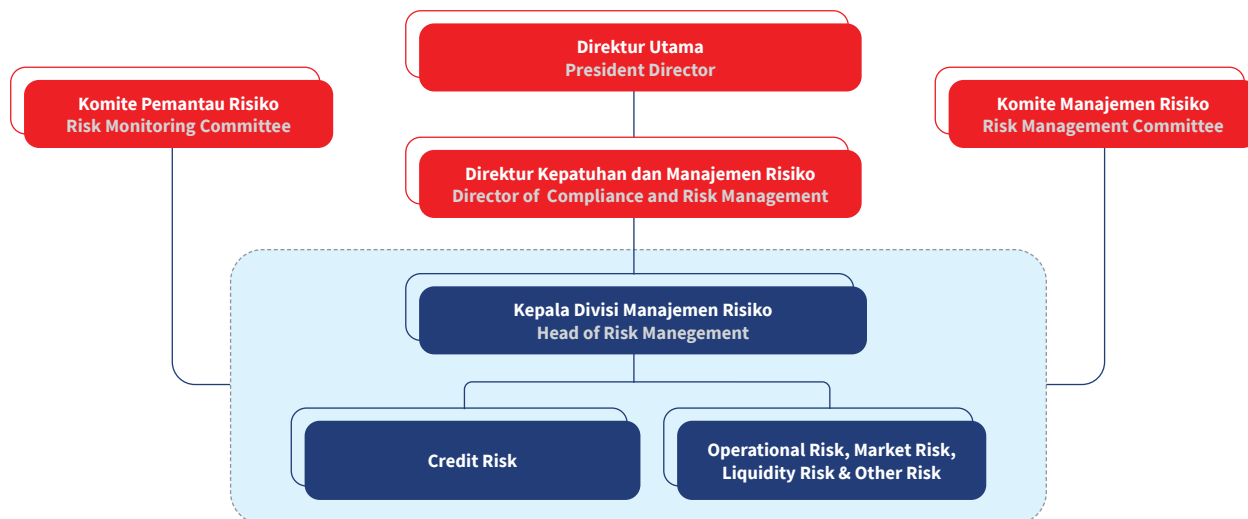
Bank INA implements risk management to manage the challenges and utilizing the opportunities for sustainable growth. The risk management implementation is carried out in effective and responsible manner by involving supervision from all organs, including the President Director and the Board of Commissioners through the Risk Monitoring Committee. This management is supported by the Risk Management Committee and Risk Management Division, operating independently of operational and business work units.



Berikut struktur organisasi pengelola manajemen risiko Bank INA.

The organizational structure of Bank INA's risk management is disclosed as follows.

Satuan Kerja Manajemen Risiko Risk Management Work Unit



Divisi Manajemen Risiko

Divisi Manajemen Risiko memiliki peran penting dalam menjaga stabilitas dan keberlanjutan Bank melalui pengelolaan risiko yang terstruktur. Sebagai *second line of defense*, divisi ini bekerja sama dengan seluruh unit pendukung, dari tingkat strategis hingga level transaksi, dalam menjalankan proses identifikasi, pengukuran, pemantauan, pengendalian, sistem informasi, serta sistem pengendalian internal yang komprehensif.

Kepala Divisi Manajemen Risiko bertanggung jawab atas pelaksanaan tugas dan tanggung jawab divisinya serta memastikan seluruh kegiatan manajemen risiko berjalan sesuai dengan kebijakan dan prosedur yang ditetapkan. Kepala Divisi ini melapor langsung kepada Direktur Manajemen Risiko dan Kepatuhan. Profil lengkap mengenai Kepala Divisi Manajemen Risiko dapat ditemukan pada Bab Profil Perusahaan, sub-bab Profil Pejabat Eksekutif, dalam Laporan Tahunan ini.

Risk Management Division

Risk Management Division plays an important role in maintaining the stability and sustainability of the Bank through a structured risk management. As a second line of defense, this division collaborates with all of the supporting units, from strategic level to transaction, to carry out the process of identification, measurement, monitoring, control, information system, as well as a comprehensive internal control system.

The Head of Risk Management Division is responsible for the implementation of duties and responsibilities of the division, as well as ensuring all of the risk management activities are running in accordance with the established policies and procedure. The Division Head reports directly to Director of Risk Management and Compliance. The full profile of the Head of Risk Management Division is available in the Company Profile Chapter, sub-chapter Executive Officer Profiles, in this Annual Report.

Tanggung Jawab dan Wewenang Divisi Manajemen Risiko

Berikut uraian mengenai tanggung jawab dan wewenang Divisi Manajemen Risiko.

1. Memberikan masukan kepada Direksi dalam penyusunan kebijakan, strategi, dan kerangka manajemen risiko.
2. Mengembangkan prosedur dan alat untuk identifikasi, pengukuran, pemantauan, dan pengendalian risiko.
3. Mendesain dan menerapkan perangkat yang dibutuhkan dalam penerapan manajemen risiko.
4. Memantau implementasi kebijakan, strategi, dan kerangka manajemen risiko yang direkomendasikan oleh Komite Manajemen Risiko dan yang telah disetujui oleh Direksi.

Responsibilities and Authorities of Risk Management Division

Following are the description of duties and responsibilities of the Risk Management Division.

1. Provide input to the Board of Directors in formulating risk management policies, strategies, and frameworks.
2. Develop procedures and tools for identification, measurement, monitoring, and risk control.
3. Design and implement the tools needed in the implementation of risk management.
4. Monitor the implementation of risk management policies, strategies, and frameworks recommended by the Risk Management Committee and those approved by the Board of Directors.



5. Memantau posisi atau eksposur risiko secara keseluruhan, maupun per risiko termasuk pemantauan kepatuhan terhadap toleransi risiko dan limit yang ditetapkan.
 6. Melakukan *stress testing* guna mengetahui dampak dari implementasi kebijakan dan strategi manajemen risiko terhadap portofolio atau kinerja Bank secara keseluruhan.
 7. Mengkaji usulan aktivitas dan/atau aktivitas baru yang dikembangkan oleh suatu unit tertentu Bank yang difokuskan terutama pada aspek kemampuan Bank untuk mengelola produk/aktivitas baru termasuk kelengkapan sistem dan prosedur yang digunakan serta dampaknya terhadap eksposur risiko Bank secara keseluruhan.
 8. Memberikan rekomendasi kepada satuan kerja bisnis dan/atau kepada Komite Manajemen Risiko terkait penerapan manajemen risiko antara lain mengenai besaran atau maksimum eksposur risiko yang dapat dipelihara Bank.
 9. Mengevaluasi akurasi dan validitas data yang digunakan oleh Bank untuk mengukur risiko bagi Bank yang menggunakan model untuk keperluan internal.
 10. Menyusun dan menyampaikan laporan profil risiko kepada Direktur Utama, Direktur Kepatuhan, dan Komite Manajemen Risiko secara berkala atau paling sedikit secara triwulanan. Frekuensi laporan harus ditingkatkan dalam hal kondisi pasar berubah dengan cepat.
 11. Melaksanakan kaji ulang secara berkala dengan frekuensi yang disesuaikan kebutuhan Bank, untuk memastikan:
 - a. Kecukupan kerangka manajemen risiko;
 - b. Keakuratan metodologi penilaian risiko; dan
 - c. Kecukupan sistem informasi manajemen risiko.
5. Monitor overall risk position or exposure, as well as per risk, including monitoring compliance with established risk tolerances and limits.
 6. Conduct stress testing to determine the impact of the implementation of risk management policies and strategies on overall portfolio or performance of the Bank.
 7. Reviewing proposed new activities and/or activities developed by a particular unit of the Bank which is focused primarily on aspects of the Bank's ability to manage new products/activities including the completeness of systems and procedures used and their impact on overall Bank's risk exposure.
 8. Provide recommendations to business work units and/or to the Risk Management Committee regarding the implementation of risk management, including regarding the amount or maximum risk exposure that can be maintained by the Bank.
 9. Evaluating the accuracy and validity of the data used by the Bank to measure risk for Banks using models for internal purposes.
 10. Prepare and submit risk profile reports to the President Director, Compliance Director, and the Risk Management Committee periodically or at least quarterly. Report frequency should be increased in case market conditions change rapidly.
 11. Carry out periodic reviews with a frequency adjusted to the needs of the Bank, to ensure:
 - a. Adequacy of the risk management framework;
 - b. Accuracy of the risk assessment methodology; and
 - c. Adequacy of risk management information system.

Fokus dan Realisasi Program Kerja Manajemen Risiko

1. Meningkatkan kesadaran semua pihak yang terlibat dalam aktivitas Bank akan risiko yang masing-masing kelola.
2. Menjaga agar risiko yang diambil oleh Bank selalu berada di dalam *risk appetite* yang telah ditetapkan.
3. Bersama dengan *risk taking unit* melakukan *assessment* terhadap risiko-risiko yang melingkupi (*risk control self-assessment/RCSA*) aktivitas harian untuk kemudian menyusun langkah perbaikan untuk mengendalikan risiko yang dihadapi.

Pengembangan Kompetensi Divisi Manajemen Risiko

Untuk menghadapi tantangan dan memanfaatkan peluang yang ada, serta meningkatkan pengetahuan dan keterampilan personil Divisi Manajemen Risiko, Bank melaksanakan kegiatan pengembangan kompetensi. Kegiatan ini dilaksanakan baik secara internal maupun melalui kerja sama dengan pihak ketiga, seperti pelatihan dan pendidikan, seminar, *workshop*, dan berbagai kegiatan lainnya.

Focus and Realization of Risk Management Work Program

1. Increase awareness of all parties involved in the Bank's activities regarding the risks managed by each.
2. Maintain the risks taken by the Bank to remain within the established risk appetite.
3. Together with risk taking unit, assessed risks surrounding the (*risk control self-assessment/RCSA*) daily activities to then prepare corrective measures to control the risks faced.

Competency Development of Risk Management Division

To face the challenges and utilizes the existing opportunities, as well as improving the knowledge and skills of the Risk Management Division personnel, the Bank is implementing competency development activities. These activities is held both internally or in collaboration with external parties, such as training and education, seminars, workshops, and other activities. In 2024, the Risk

Pada tahun 2024, Divisi Manajemen Risiko telah mengikuti kegiatan pengembangan kompetensi yang diuraikan sebagai berikut.

Management Division has participated in competency development activities described as follows.

Materi Pengembangan Development Materials	Tempat dan Waktu Place and Time	Penyelenggara Organizer
Sosialisasi Kredit Multi Guna Xtra Socialization of Multi-Purpose Credit Xtra	16 Januari 2024 January 16, 2024	PT Bank Ina Perdana Tbk
Training Retail Bonds System Fase 2 Retail Bonds System Training Phase 2	1 Februari 2024 February 1, 2024	PT OBS Solusi Teknologi Indonesia
Pelatihan Sistem Manajemen Keamanan Informasi oleh Badan Siber dan Sandi Negara Information Security Management System Training by National Cyber and Encryption Agency	1 Februari 2024 & 16 Februari 2024 February 1 & 16, 2024	Badan Siber dan Sandi Negara (BSSN) National Cyber and Encryption Agency (BSSN)
Sosialisasi Aturan Tarif Efektif Rata-Rata PPh 21 Socialization of Average Effective Rate Regulation for PPh 21	19 Februari 2024 February 19, 2024	P2 Humas Kantor Pusat Direktorat Jenderal Pajak P2 Public Relations of Head Office of Directorate General of Taxes
Sistem Manajemen Keamanan Informasi Information Security Management System	20 Februari 2024 February 20, 2024	BSSN
Accessing Personal Genius	23 Februari 2024 February 23, 2024	METAMIND Training Coaching Institute
Refreshment Sertifikasi Manajemen Risiko Jenjang 6 Level 6 Risk Management Certification Refreshment	16 Maret 2024 March 16, 2024	PT Raharja Duta Solusindo
Talk or Sharing Session Edisi 1 First Edition Talk or Sharing Session	18 Maret 2024 March 18, 2024	PT Bank Ina Perdana Tbk
Training Upgrade PSAK 71 Perhitungan CKPN Training Upgrade PSAK 71 CKPN Calculation	27 Maret 2024 March 27, 2024	ElysianNXT
Sertifikasi Manajemen Risiko Jenjang 6 Level 6 Risk Management Certification	24 April 2024 April 24, 2024	Lembaga Sertifikasi Profesi Perbankan (LSPP) Banking Professional Certification Institute (LSPP)
Awareness Perlindungan Data Pribadi Personal Data Protection Awareness	25 April 2024 April 25, 2024	PT Veda Praxis
Identifikasi Transaksi Keuangan Mencurigakan Identification of Suspicious Financial Transaction	12 Juni 2024 June 12, 2024	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) & Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) Communication Forum of Banking Compliance Director (FKDKP) & Financial Transaction Report and Analysis Center (PPATK)
Fundamentals of Credit	25 Juli 2024 July 25, 2024	PT Edcore Indonesia
Recovery Plan and Resolution Plan	15 Agustus 2024 August 15, 2024	Rintisan Management Gagasan
Refreshment Sertifikasi Manajemen Risiko Jenjang 5 Level 5 Risk Management Certification Refreshment	23 Agustus 2024 August 23, 2024	PT Raharja Duta Solusindo
Stress Testing 4 Risiko Sistemik Stress Testing 4 Systemic Risk	28 Agustus 2024 August 28, 2024	Rintisan Management Gagasan
Training Pembiayaan Inti Plasma Nucleus Plasma Financing Training	2 September 2024 September 2, 2024	Sinarmas Agri Bisnis
Training OBS Settlement Trading System	11 September 2024 September 11, 2024	OBS Financial Solutions
Sertifikasi Manajemen Risiko Jenjang 5 Level 5 Risk Management Certification	15 September 2024 September 15, 2024	LSPP
Refreshment and Sharing Knowledge Digital Product	19 September 2024 September 19, 2024	PT Bank Ina Perdana Tbk
Implementasi Undang-Undang Pelindungan Data Pribadi Implementation of Personal Data Protection Act	26 September 2024 September 26, 2024	PT CBQA Global
Pembekalan Sertifikasi Manajemen Risiko Jenjang 4 Level 4 Risk Management Certification Briefing	15 Oktober 2024 October 15, 2024	PT Raharja Duta Solusindo
Operational Risk and Fraud Risk Management	17 Oktober 2024 October 17, 2024	Rintisan Management Gagasan



Sertifikasi Manajemen Risiko

Selain memfasilitasi kegiatan pengembangan kompetensi, Bank juga mendukung Divisi Manajemen Risiko untuk mengikuti Ujian Sertifikasi Manajemen Risiko yang diadakan oleh Lembaga Sertifikasi Profesi Perbankan (LSPP) dan Badan Sertifikasi Manajemen Risiko (BSMR). Berikut adalah uraian mengenai sertifikasi manajemen risiko yang telah dimiliki oleh personil Divisi Manajemen Risiko selama tahun 2024.

Level Sertifikasi	Jumlah Karyawan Total Employees	Certification Level
Sertifikasi Manajemen Risiko Jenjang 4	3	Level 4 Risk Management Certification
Sertifikasi Manajemen Risiko Jenjang 5	5	Level 5 Risk Management Certification
Sertifikasi Manajemen Risiko Jenjang 6	1	Level 6 Risk Management Certification

Penilaian Tingkat Kesehatan Bank Berdasarkan Penilaian Sendiri (*Self-Assessment Bank*)

Bank INA melakukan penilaian tingkat kesehatan berdasarkan pada penilaian sendiri (*self-assessment*) yang disesuaikan dengan Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Tata Kelola Perusahaan bagi Bank Umum. Pada tahun 2024, Bank memperoleh penilaian komposit 2 (**Low to Moderate**).

Tool dan Metodologi Manajemen Risiko

Dalam penerapan manajemen risiko, Bank menerapkan berbagai *tool* dan metodologi untuk mengidentifikasi, menganalisis, dan mengelola risiko di lingkungan internal. Pada tahun 2024, *tool* dan metodologi manajemen risiko yang diterapkan Bank INA diuraikan sebagai berikut.

1. *Loss Event Databased* (LED), merupakan *databased* kerugian operasional yang dapat digunakan sebagai sarana pembelajaran kejadian yang berpotensi maupun yang telah mengakibatkan kerugian sehingga di masa yang akan datang Bank dapat melakukan langkah-langkah mitigasi yang diperlukan. Selain itu, LED juga digunakan sebagai sarana perhitungan pencadangan kerugian operasional oleh Bank.
2. *Risk Control Self-Assessment* (RCSA), merupakan *tool* yang digunakan Bank untuk melakukan *self-assessment* atas risiko operasional agar dapat diidentifikasi, diukur, dimonitor, dan dikelola dengan baik.
3. *Liquidity Coverage Ratio* (LCR), merupakan *tool* yang digunakan untuk mengukur kemampuan Bank dalam mencukupi kebutuhan likuiditas selama 30 hari ke depan.
4. *Net Stable Funding Ratio* (NSFR), merupakan *tool* yang digunakan untuk mengukur perbandingan antara kebutuhan pendanaan stabil dengan ketersediaan dana stabil yang dimiliki oleh Bank.

Risk Management Certification

Other than facilitating the competency development activities, the Bank also supports Risk Management Division to take the Risk Management Certification Examination organized by the Banking Professional Certification Institute (LSPP) and the Risk Management Certification Board (BSMR). Following is the description of risk management certification held by the Risk Management Division personnel throughout 2024.

Bank Soundness Level Assessment Based on Bank Self-Assessment

Bank INA carries out soundness level check through self-assessment, that is adjusted to the Financial Services Authority Regulation No. 17 of 2023 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Corporate Governance for Commercial Banks. In 2024, the Bank received a composite rating of 2 (**Low to Moderate**).

Risk Management Tools and Methodologies

In implementing the risk management, the Bank is applying various tools and methodologies to identify, analyze, and managing risks internally. In 2024, the risk management tools and methodologies implemented by Bank INA is outlined as follows.

1. Loss Event Database (LED), is an operational loss database that can be used as a learning tool for events that have the potential or have resulted in losses so that in the future the Bank can take necessary mitigation steps. In addition, LED is also used as a means of calculating operational loss provisioning by the Bank.
2. Risk Control Self-Assessment (RCSA), is a tool used by the Bank to conduct self-assessment of operational risk so that it can be identified, measured, monitored, and managed properly.
3. Liquidity Coverage Ratio (LCR), is a tool used to measure the Bank's ability to meet liquidity needs for the next 30 days.
4. Net Stable Funding Ratio (NSFR), is a tool used to measure the comparison between stable funding requirements and the availability of stable funds owned by the Bank.

Evaluasi Terhadap Efektivitas Manajemen Risiko

Evaluasi efektivitas manajemen risiko dilakukan secara periodik oleh Divisi Manajemen Risiko. Tujuan dari evaluasi ini adalah untuk mengidentifikasi kelemahan dan kekurangan dalam penerapan manajemen risiko, sehingga langkah-langkah perbaikan dan peningkatan dapat dilakukan pada tahun berikutnya.

Evaluation of the Effectiveness of Risk Management

Evaluation of the effectiveness of risk management is held periodically by the Risk Management Division. This evaluation aims to identify the weaknesses and deficiencies in the risk management implementation, allowing so that corrective and improvement measures can be done in the subsequent year.

Pernyataan Dewan Komisaris dan Direksi Atas Kecukupan Manajemen Risiko

Sepanjang tahun 2024, Dewan Komisaris dan Direksi memandang penerapan manajemen risiko di Bank telah memadai dan dilaksanakan dengan baik. Hal ini tercermin dari tidak adanya risiko yang berdampak signifikan terhadap proses bisnis Bank. Seluruh jenis risiko telah ditanggulangi dengan mitigasi yang tepat dan efisien.

Statement of the Board of Commissioners and Board of Directors on Adequacy of Risk Management

Throughout 2024, the Board of Commissioners and Board of Directors views the implementation of risk management in the Bank as adequate and well implemented. This is reflected from the absence of risk of significant impact to the Bank's business process. All types of risks have been handled with proper and efficient mitigation.

Fungsi Kepatuhan

Compliance Function

Fungsi Kepatuhan dibentuk dan diterapkan dalam kegiatan usaha Bank untuk menerapkan pelaksanaan prinsip kehati-hatian terhadap peraturan perundang-undangan yang berlaku. Pelaksanaan Fungsi Kepatuhan merupakan peran aktif dari Direktur yang membawahi Fungsi Kepatuhan dan Satuan Kerja Kepatuhan, termasuk semua organ yang berada dalam Struktur Organisasi di Bank.

The Compliance Function is established and implemented in the Bank's business activities to carry out the prudence principle against the applicable laws and regulations. The implementation of Compliance Function is an active role of the Director in charge of Compliance Function and Compliance Work Unit, including all organs inside the Bank's Organizational Structure.

Pedoman Fungsi Kepatuhan

Pelaksanaan tugas dan tanggung jawab Satuan Kerja Kepatuhan Bank mengacu pada Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Fungsi Kepatuhan Bank Umum dan Kebijakan Internal Bank yang mengatur mengenai Pelaksanaan Fungsi Kepatuhan yang tercantum dalam Pedoman Kerja Satuan Kerja Kepatuhan dan Unit Kerja APU-PPT.

Compliance Operational Guidelines

Implementation of duties and responsibilities of the Bank's Compliance Work Unit refers to the Financial Services Authority Regulation No. 46/POJK.03/2017 on the Compliance Function of Commercial Bank and the Bank's Internal Policy that regulates the Implementation of Compliance Function stated in the Work Guidelines of the Compliance Work Unit and AML-CTF.



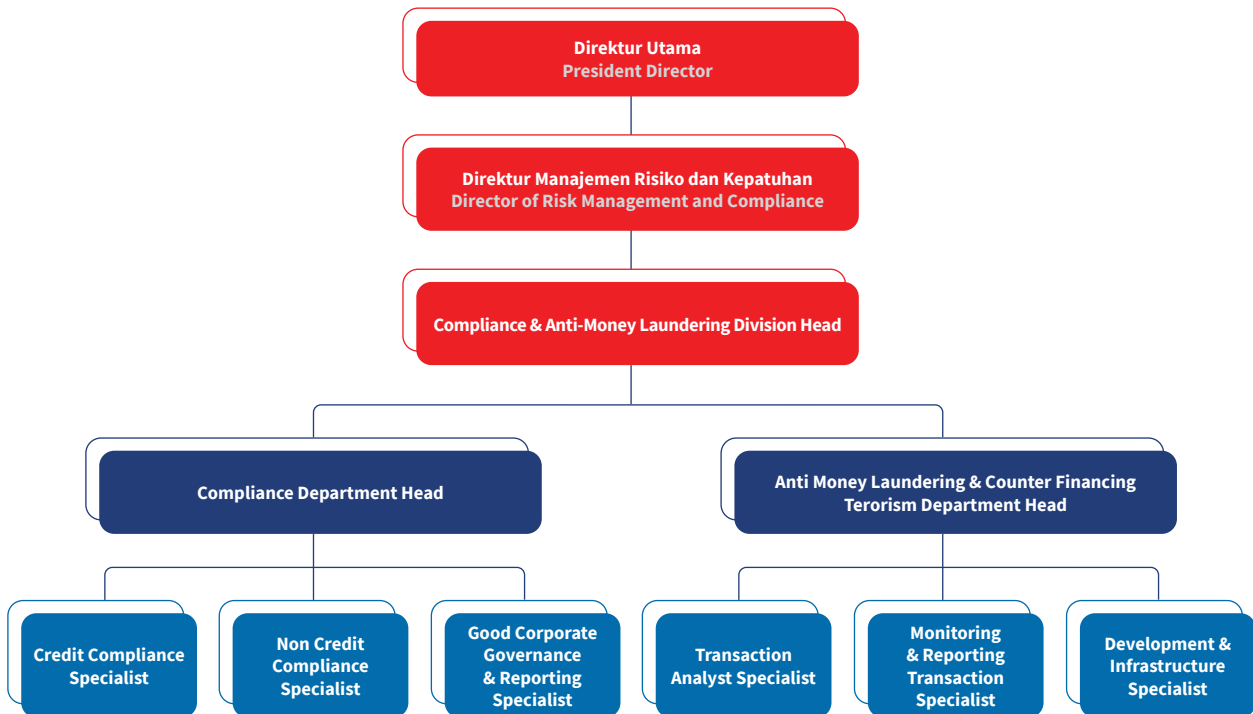
Struktur Organisasi Fungsi Kepatuhan

Struktur organisasi Fungsi Kepatuhan digambarkan pada bagan berikut.

Compliance Function Organizational Structure

The Compliance Function organizational structure is illustrated in the following chart.

Struktur Organisasi Kepatuhan dan APU-PPT
Organizational Structure of Compliance and AML-CTF



Pelaksana Fungsi Kepatuhan

Bank memiliki Direktur yang membawahi Fungsi Kepatuhan serta Satuan Kerja Kepatuhan yang bersifat independen terhadap pelaksanaan operasional Bank. Adapun tugas dan tanggung jawabnya diungkapkan sebagai berikut.

Direktur yang Membawahi Fungsi Kepatuhan

Fungsi Kepatuhan berada di bawah wewenang Direktur Manajemen Risiko dan Kepatuhan, dengan tugas dan tanggung jawab sebagai berikut.

1. Merumuskan strategi guna mendorong terciptanya Budaya Kepatuhan Bank.
2. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi.
3. Menetapkan sistem dan prosedur kepatuhan yang akan digunakan untuk menyusun ketentuan dan pedoman internal Bank.
4. Memastikan bahwa seluruh kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan, Bank Indonesia, dan peraturan perundang-undangan yang berlaku.
5. Meminimalkan risiko kepatuhan Bank.

Compliance Function Executor

The Bank has a Director in charge of the Compliance Function as well as Compliance Work Unit that is independent to the Bank's operational implementation. Their duties and responsibilities are disclosed as follows.

Director in Charge of Compliance Function

The Compliance Function is under the authority of Director of Risk Management and Compliance, with the following duties and responsibilities.

1. Formulate strategies to encourage the creation of the Bank's Compliance Culture.
2. Propose compliance policies or compliance principles to be determined by the Board of Directors;
3. Establish compliance systems and procedures that will be used to develop the Bank's internal regulations and guidelines.
4. Ensure that all policies, provisions, systems, and procedures, as well as business activities carried out by the Bank are in accordance with the provisions of the Financial Services Authority, Bank Indonesia, and the applicable laws and regulations.
5. Minimizing the Bank's compliance risk.

6. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Bank tidak menyimpang dari ketentuan Bank Indonesia atau Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku.
7. Melakukan tugas-tugas lain terkait fungsi kepatuhan, yaitu:
 - a. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang; serta
 - b. Melakukan sosialisasi kepada seluruh pegawai Bank mengenai hal-hal yang terkait dengan fungsi kepatuhan, terutama mengenai ketentuan yang berlaku.

Satuan Kerja Kepatuhan

Fungsi Kepatuhan juga berada di bawah pengawasan Divisi *Compliance & Anti-Money Laundering*, dengan tugas dan tanggung jawab sebagai berikut.

1. Membuat langkah termasuk membuat kebijakan maupun pedoman untuk mendukung dan mendorong terciptanya Budaya Kepatuhan di seluruh kegiatan usaha Bank dan pada setiap jenjang organisasi.
2. Melakukan identifikasi, pengukuran, pemantauan, dan/atau pengendalian terhadap risiko kepatuhan dengan berpedoman pada ketentuan peraturan perundang-undangan yang berlaku.
3. Melakukan kajian dan/atau evaluasi terhadap efektivitas, kecukupan dan kesesuaian kebijakan, sistem dan/atau prosedur yang dimiliki oleh Bank dengan peraturan perundang-undangan yang berlaku dengan melakukan pengujian prinsip kehati-hatian.
4. Memberikan rekomendasi dan/atau kajian terhadap pengkinian dan/atau penyempurnaan kebijakan, sistem dan/atau prosedur yang dimiliki oleh Bank untuk disesuaikan dengan peraturan perundang-undangan yang berlaku.
5. Melakukan upaya untuk memastikan bahwa kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan.
6. Melakukan tugas lain yang terkait dengan Fungsi Kepatuhan, yaitu:
 - a. Memastikan Kepatuhan Bank terhadap Komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau Pengawas lain yang berwenang;
 - b. Melakukan sosialisasi kepada seluruh pegawai Bank mengenai hal-hal yang terkait dengan Fungsi Kepatuhan; serta
 - c. Bertindak sebagai narahubung (*contact person*) untuk permasalahan Kepatuhan Bank bagi pihak internal maupun eksternal.

Sampai dengan Desember 2024, keanggotaan Divisi Kepatuhan dan APU-PPT terdiri dari 10 orang. Divisi Kepatuhan dan APU-PPT dipimpin oleh seorang Kepala Divisi, yaitu Ibu Vivery Ujiastuti. Profil beliau telah diungkapkan pada bab Profil Perusahaan, sub bab Pejabat Eksekutif di dalam Laporan Tahunan ini.

6. Take preventive measures so that the policies and/or decisions taken by the Board of Directors of the Bank do not deviate from the provisions of Bank Indonesia or the Financial Services Authority and the applicable laws and regulations.
7. Perform other tasks related to the compliance function:
 - a. Ensuring the Bank's compliance with the commitments made by the Bank to the Financial Services Authority and/or other authorized supervisory authorities; and
 - b. Conducting dissemination to all Bank employees regarding matters related to the compliance function, especially regarding applicable regulations.

Compliance Work Unit

The Compliance Function is also under the supervision of the Compliance & Anti-Money Laundering Division, with the following duties and responsibilities.

1. Make steps, including making the policy of guidance to support and encourage the creation of a Compliance Culture in all Bank business activities at every level of the organization.
2. Carry out identification, measurement, monitoring, and/or control on the compliance risk based on the provisions of the applicable laws and regulations.
3. Carry out reviews and/or evaluation on effectiveness, adequacy and suitability of policies, systems, and/or procedures owned by the Bank against the provisions of the applicable laws and regulations by carrying out a prudence principle test.
4. Provide recommendations and/or reviews on the updating and/or refinement of policies, systems and/or procedures owned by the Bank so that they comply with the provisions of the applicable laws and regulations.
5. Make efforts to ensure that the policies, provisions, systems and procedures, as well as the Bank's business activities comply with the provisions of the Financial Services Authority and the laws and regulations.
6. Perform other tasks related to the Compliance Function, namely:
 - a. Ensuring the Bank's compliance with the Commitments made by the Bank to the Financial Services Authority and/or other authorized supervisory authorities;
 - b. Conducting dissemination to all Bank employees regarding matters related to the compliance function; and
 - c. Acting as a contact person for issue regarding Bank Compliance for internal and external parties.

As of December 2024, the membership of the Compliance and AML-CTF Division consists of 10 people. The Compliance and AML-CTF Division is led by a Division Head, namely Mrs. Vivery Ujiastuti. His profile has been disclosed in the Company Profile chapter, sub-chapter Executive Officer Profiles, in this Annual Report.



Independensi Fungsi Kepatuhan

Independensi pada Satuan Kerja Kepatuhan merupakan hal yang penting untuk memastikan integritas dan efektivitas pengawasan di internal Bank. Satuan kerja kepatuhan independen terhadap satuan kerja operasional. Hal ini tercermin dalam Struktur Organisasi Bank.

Pelaksanaan Fungsi Kepatuhan Bank INA senantiasa mengutamakan sikap independen dalam tugas dan tanggungjawabnya. Komitmen ini tercermin dengan tidak adanya hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan, dan/atau hubungan keluarga sampai derajat kedua dengan anggota Direksi, anggota Dewan Komisaris, dan/atau Pemegang Saham Pengendali, serta hubungan lain dengan Bank yang dapat mengurangi objektivitas dalam penilaian risiko kepatuhan. Selain itu, Bank memastikan seluruh personil di Satuan Kerja Kepatuhan selalu mengedepankan integritas dan independensi untuk memitigasi terjadinya potensi adanya Benturan Kepentingan.

Pengembangan Kompetensi Divisi Compliance & Anti-Money Laundering

Sebagai upaya pengembangan kompetensi, Divisi Compliance & Anti-Money Laundering secara berkala mengikuti pelatihan, workshop, dan sosialisasi yang diselenggarakan baik secara internal oleh Bank maupun eksternal oleh pihak ketiga, baik secara online maupun offline. Berikut adalah kegiatan pengembangan kompetensi yang dilaksanakan oleh divisi ini sepanjang tahun 2024.

Compliance Function Independency

Independence in the Compliance Work Unit is an important thing to ensure the integrity and effectiveness of supervision in the Bank's internal. The compliance work unit is independent of the operational work unit. This is reflected in the Bank's Organizational Structure.

The implementation of Bank INA's Compliance Function always prioritize the independent nature in its duties and responsibilities. This commitment is shown by the absence of financial relationships, management relationships, ownership relationships, and/or family relationships to the second degree with members of the Board of Directors, members of the Board of Commissioners, and/or Controlling Shareholders or other relationships with the Bank that may reduce the objectivity in the assessment of compliance risk. In addition, the Bank ensures all personnel in the Compliance Work Unit always prioritize integrity and independence to mitigate any potential conflict of interest.

Competency Development of Compliance & Anti-Money Laundering Division

As an effort to develop the competency, the Compliance & Anti-Money Laundering Division periodically participate in trainings, workshops and disseminations, held both internally by the Bank or externally by third party, either online or offline. Following are the competency development activities carried out by this division throughout 2024.

Materi Pengembangan Development Materials	Tempat dan Waktu Pelaksanaan Place and Time	Penyelenggara Organizer
Peraturan Pemerintah No. 58 Tahun 2023 tentang Tarif Pemotongan Pajak Penghasilan Pasal 21 atas Penghasilan Sehubungan dengan Pekerjaan, Jasa, atau Kegiatan Wajib Pajak Orang Pribadi Government Regulation No. 58 of 2023 on Income Tax Withholding Rate of Article 21 on Income from Employment, Service or Activities of Individual Taxpayer	19 Februari 2024 February 19, 2024	Kementerian Keuangan Dirjen Pajak Ministry of Finance, Directorate General of Taxes
Penyusunan Individual Risk Assessment (IRA) Dalam Rangka Pemenuhan Kewajiban Peraturan Otoritas Jasa Keuangan APU-PPT dan PPPSPM di Sektor Jasa Keuangan Preparation of Individual Risk Assessment (IRA) for Compliance with Financial Services Authority Regulations on AML-CTF and CPF in the Financial Services Sector	20 Februari 2024 February 20, 2024	Otoritas Jasa Keuangan Financial Services Authority
Against Financial Crime in 2024 and Beyond	5 Maret 2024 March 5, 2024	Dow Jones Risk & Compliance
Sosialisasi Ketentuan Perpajakan atas Instrumen Moneter yang Diterbitkan Bank Indonesia Dissemination of Tax Provisions on Monetary Instruments Issued by Bank Indonesia	25 Maret 2024 March 25, 2024	Kementerian Keuangan Dirjen Pajak Ministry of Finance, Directorate General of Taxes
Sosialisasi Pelaporan SiMuda Gen 2 Dissemination of SiMuda Gen 2 Reporting	26 Maret 2024 March 26, 2024	Otoritas Jasa Keuangan Financial Services Authority
Identifikasi Transaksi Keuangan Mencurigakan & Penentuan Indikasi Tindak Pidana Asal Batch 1 Identification of Suspicious Financial Transaction & Determination of Indication of Predicate Act of Criminal Batch 1	24 & 25 April 2024 April 24 & 25, 2024	Forum Komunikasi Kepatuhan Perbankan (FDKP) Communication Forum of Banking Compliance (FDKP)
Rapat Dengar Pendapat Rancangan Peraturan Otoritas Jasa Keuangan tentang Sistem Informasi Pelaku di Sektor Jasa Keuangan Public Hearing on Draft Financial Services Authority Regulation on Information System of Actors in the Financial Services Sector	8 Mei 2024 May 8, 2024	Otoritas Jasa Keuangan Financial Services Authority
Sosialisasi Peraturan Otoritas Jasa Keuangan di Bidang Pasar Modal Dissemination of Financial Services Authority Regulation in the Capital Market Sector	13 Juni 2024 June 13, 2024	Otoritas Jasa Keuangan Financial Services Authority

Materi Pengembangan Development Materials	Tempat dan Waktu Pelaksanaan Place and Time	Penyelenggara Organizer
Training Basic Credit Analysis Basic Credit Analysis Training	25-26 Juli 2024 July 25-26, 2024	PT Bank Ina Perdana Tbk
Sosialisasi Peraturan Bank Indonesia No. 5 Tahun 2024 tentang Standarisasi Kompetensi di bidang Sistem Pembayaran (PBI SK SP) Dissemination of Bank Indonesia Regulation No. 5 of 2024 on Competency Standardization in the Payment System sector (PBI SK SP)	20 Agustus 2024 August 20, 2024	Bank Indonesia
Training Pembiayaan Inti Plasma Nucleus Plasma Financing Training	2 September 2024 September 2, 2024	PT Bank Ina Perdana Tbk
Meeting Internal Anggota FKDKP - Sosialisasi Komitmen dan Tindak Lanjut Rembuk Nasional tanggal 6 Juni 2024 PPATK dan FKDKP FKDKP Member Internal Meeting – Dissemination of Commitment and Follow-up of National Discussion on June 6, 2024 PPATK and FKDKP	6 September 2024 September 6, 2024	Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) Financial Transaction Report and Analysis Center (PPATK)
Sosialisasi Kebijakan Penyusunan Ketentuan Internal Bank INA Dissemination of Bank INA Internal Regulation Preparation Policy	10 September 2024 September 10, 2024	PT Bank Ina Perdana Tbk
Permohonan Tanggapan dan Rapat Dengar Pendapat atas Rancangan Peraturan Otoritas Jasa Keuangan Profesi Penunjang di Sektor Jasa Keuangan (RPOJK Profesi Penunjang) Request of Feedback and Public Hearing on Draft of Financial Services Authority Regulation on Supporting Profession in the Financial Services Sector (RPOJK Supporting Professions)	20 September 2024 September 20, 2024	Otoritas Jasa Keuangan Financial Services Authority
Training Implementasi Undang-Undang Pelindungan Data Pribadi Implementation of Personal Data Protection Law Training	26-27 September 2024 September 26-27, 2024	PT Bank Ina Perdana Tbk
Sosialisasi Mekanisme Cyber Patrol kepada Penyelenggara Sistem Pembayaran (PSP) Dissemination of Cyber Patrol Mechanism to Payment System Provider (PSP)	3 Oktober 2024 October 3, 2024	Bank Indonesia
Undangan Pelaksanaan Industrial Test Penyampaian Rencana Resolusi Melalui Portal E-Laporan Invitation of Industrial Test Implementation of Submission of Resolution Plan Through E-Report Portal	21 Oktober 2024 October 21, 2024	Lembaga Penjamin Simpanan Indonesia Deposit Insurance Corporation
Sosialisasi Peraturan Otoritas Jasa Keuangan No. 15 Tahun 2024 Integritas Pelaporan Keuangan Bank Dissemination of Financial Services Authority Regulation No. 15 of 2024 Bank Financial Reporting Integrity	7 November 2024 November 7, 2024	Otoritas Jasa Keuangan Financial Services Authority
Undangan Sosialisasi Sistem Indonesia Anti-Scam Center (Pusat Penanganan Penipuan Transaksi Keuangan) Invitation of Dissemination of Indonesia Anti-Scam Center System	15 November 2024 November 15, 2024	Otoritas Jasa Keuangan Financial Services Authority
Undangan Sertifikasi Manajemen Risiko Jenjang 4 Invitation for Risk Management Certification Level 4	15-16 November 2024 November 15-16, 2024	PT Bank Ina Perdana Tbk
Undangan Seminar “Memerangi Judi Online dan Kejahatan Baru di Era Ekonomi Digital 5.0” Seminar Invitation “Combating Online Gambling and New Crimes in the Era of Digital Economy 5.0”	19 November 2024 November 19, 2024	PPATK dan OVO PPATK and OVO
Undangan Sosialisasi Ketentuan Perbankan Invitation of Banking Provisions Dissemination	2 Desember 2024 December 2, 2024	Otoritas Jasa Keuangan Financial Services Authority
Sosialisasi Peraturan Anggota Dewan Gubernur No. 17 Tahun 2024 Dissemination of Member of Board of Governors Regulation No. 17 of 2024	3 Desember 2024 December 3, 2024	Bank Indonesia
Undangan Sosialisasi SIGAP 2024 Invitation of SIGAP 2024 Dissemination	4 Desember 2024 December 4, 2024	Otoritas Jasa Keuangan Financial Services Authority
Sosialisasi Ketentuan Makropudensial Dissemination of Macroprudential Provisions	10 Desember 2024 December 10, 2024	Bank Indonesia
Undangan Sosialisasi Domestic Benchmark Reform: Transisi Penghentian Publikasi JIBOR Invitation of Domestic Benchmark Reform Dissemination: Transition of JIBOR Publication Termination	11 Desember 2024 December 11, 2024	Bank Indonesia
Undangan Focus Group Discussion Terkait Penerapan Pengendalian Internal dalam Proses Pelaporan Keuangan Bank Invitation of Focus Group Discussion on Implementation of Internal Control in Bank Financial Reporting Process	18 Desember 2024 December 18, 2024	Otoritas Jasa Keuangan Financial Services Authority



Pelaksanaan Program Kerja Fungsi Kepatuhan Tahun 2024

Sepanjang tahun 2024, Fungsi Kepatuhan telah melaksanakan tugas dan tanggung jawab dengan baik dan sesuai pedoman kerja yang berlaku, yang diuraikan sebagai berikut.

Implementation of Compliance Function's Work Program in 2024

Throughout 2024, the Compliance Function has carried out its duties and responsibilities well and in accordance with the applicable work guidelines, outlined as follows.

Tanggal Date	Kegiatan Activity
Periode Januari - Desember 2024 January – December 2024 Period	Membuat ringkasan aturan baru sebanyak 11 ketentuan regulator. Creating a summary of new regulations of 11 regulatory provisions.
Periode Januari - Desember 2024 January – December 2024 Period	Review kebijakan dan/atau prosedur yang diterbitkan, sebanyak 25 kebijakan, 28 pedoman, 40 standar operasional prosedur (SOP), serta 2 Memo. Reviewing the policies and/or procedures issued, of 25 policies, 28 guidelines, 40 standard operational procedure (SOP), and 2 Memos.
Periode Januari - Desember 2024 January – December 2024 Period	Uji Kepatuhan Kredit sebanyak 367 kredit. Credit Compliance Testing on 367 credits.
Periode Januari - Desember 2024 January – December 2024 Period	Kajian Kepatuhan terhadap produk dan/atau aktivitas baru sebanyak 5 produk dan 6 layanan. Compliance Study for new products and/or activities of 5 products and 6 services.
Februari, Mei, Juli, September, Oktober & Desember 2024 February, May, July, September, October & December 2024	Permohonan dan/atau pemantauan jaringan kantor, sebagai berikut. • Penutupan KC Pasar Minggu. • Penutupan KCP Kota Bukit Indah. • Pembukaan KC Melawai. • Pembukaan KC PIK. • Pembukaan KC Bogor. • Pembukaan KC Puri. • Pembukaan KC Bukit Darmo Surabaya. • Pembukaan KCP Pasar Minggu. • Pembukaan KCP Gatot Subroto Bandung. • Pembukaan KCP Sunter. • Pembukaan KCP BSD. • Relokasi KC Dago Bandung. • Relokasi KCP Pondok Indah. Request and/or monitoring of office network, as follows. • Closure of KC Pasar Minggu. • Closure of KCP Kota Bukit Indah. • Opening of KC Melawai. • Opening of KC PIK. • Opening of KC Bogor. • Opening of KC Puri. • Opening of KC Bukit Darmo Surabaya. • Opening of KCP Pasar Minggu. • Opening of KCP Gatot Subroto Bandung. • Opening of KCP Sunter. • Opening of KCP BSD. • Relocation of KC Dago Bandung. • Relocation of KCP Pondok Indah.
Periode Januari - Desember 2024 January – December 2024 Period	Reminder laporan kepada unit kerja yang disampaikan secara rutin 1 bulan sekali. Reminder of reporting to work unit, submitted regularly once a month.
Periode Januari - Desember 2024 January – December 2024 Period	Tindak Lanjut Pemeriksaan Otoritas Jasa Keuangan dan Satuan Kerja Audit Internal. Examination Follow-up by Financial Services Authority and Internal Audit Work Unit.
Periode Januari - Desember 2024 January – December 2024 Period	Pemantauan terhadap rasio kepatuhan. Monitoring on compliance ratio.

Evaluasi Efektivitas Fungsi Kepatuhan

Secara berkala, Bank melakukan evaluasi terhadap efektivitas Fungsi Kepatuhan untuk mengidentifikasi kekurangan maupun kelemahan dalam penerapannya. Sepanjang tahun 2024, Bank masih mendapatkan sanksi denda dari regulator terkait penerapan Fungsi Kepatuhan tersebut. Sanksi tersebut terkait dengan keterlambatan atau koreksi di Laporan Bank. Oleh karena itu, Bank

Evaluation of the Effectiveness of Compliance Function

The Bank periodically evaluates the effectiveness of the Compliance Function to identify deficiencies or weaknesses in its implementation. Throughout the year 2024, the Bank still received fines from the regulator related to the implementation of the Compliance Function. The sanctions were related to delays or corrections in the Bank's Reports. Therefore, the Bank is implementing

menerapkan berbagai inisiatif untuk meminimalkan sanksi dari berbagai regulator, sebagai berikut.

1. Peningkatan pelatihan bidang operasional sehingga pelaksanaan tugas dapat lebih baik. Pelatihan dilakukan baik secara eksternal maupun internal. Pelatihan secara internal dapat dilakukan oleh pengajar internal yang lebih menekankan teknis operasional. Peningkatan kemampuan SDM juga dilakukan melalui rapat-rapat operasional;
2. Penyampaian “Daftar Kewajiban Penyampaian Laporan” yang disampaikan setiap bulan dan ditujukan kepada unit kerja terkait;
3. Penerbitan atau penyesuaian kebijakan, pedoman, dan SOP internal yang telah disesuaikan dengan ketentuan eksternal;
4. Melakukan analisa dampak terhadap terbitnya peraturan dari regulator untuk meminimalisir terjadinya pelanggaran dan keterlambatan penyampaian laporan;
5. Melakukan tindak lanjut terhadap temuan dari Otoritas Jasa Keuangan dan Satuan Kerja Internal Audit;
6. Peningkatan bidang SDM melalui peningkatan *internal control*, seperti:
 - a. Pelaksanaan rotasi/mutasi karyawan;
 - b. Pemberian izin cuti kepada karyawan yang telah memiliki hak cuti sebagaimana diatur dalam ketentuan cuti; serta
 - c. *Know your employee* sebagai upaya deteksi dini untuk mengetahui adanya karyawan yang bermasalah dalam pinjaman yang secara langsung/tidak langsung dapat memengaruhi sikap bekerja, sehingga Bank melakukan Permintaan Informasi Debitur (iDeb) Karyawan dan Calon karyawan melalui Sistem Layanan Informasi Keuangan (SLIK).

various initiatives to minimize sanction from various regulators, as follows.

1. Increased training in the operational field so that task execution can be better. Training is conducted both externally and internally. Internal training can be carried out by internal instructors who put more emphasis on operational techniques. HR capacity building is also carried out through operational meetings;
2. The submission of “List of Obligations of Reports for Submission of Reports” which is submitted monthly and addressed to the relevant work unit;
3. Issuance or adjustment of policies, guidelines, and internal SOP adjusted with the external provisions;
4. Conducting impact analysis on the issuance of regulation from the regulators to minimize violation and delays in submitting report;
5. Conducting follow-up on findings from Financial Services Authority and Internal Audit Work Unit;
6. Improvement in the field of HR through internal control improvement, like:
 - a. Implementation of employee rotation/transfer;
 - b. Granting leave permits to employees who already have leave rights as stipulated in the leave terms; and
 - c. Know your employee as an early detection effort to find out if there are employees who have problems in loans which can directly/indirectly affect work attitudes, so that the Bank requests Employee and Prospective Debtor Information (iDeb) through the Financial Information Service System (SLIK).

Perkara Penting Significant Cases

Informasi terkait perkara penting yang dihadapi oleh Bank INA sepanjang tahun 2024, diuraikan sebagai berikut.

Information related to important cases faced by Bank INA throughout 2024 is described as follows.

Permasalahan Hukum Legal Cases	Jumlah Kasus Total Cases	
	Perdata Civil	Pidana Criminal
Telah mendapat putusan yang mempunyai kekuatan hukum tetap Has received a decision that has permanent legal force	-	-
Dalam proses penyelesaian In settlement process	1	-
Jumlah Total	1	-



Pokok Perkara Case Profile	Status Penyelesaian Settlement Status	Pengaruh terhadap Kondisi Bank Impact on Bank Conditions	Risiko yang Dihadapi Risks Faced	Sanksi Administrasi yang Diterima Administrative Sanctions Received
KASUS PERDATA CIVIL CASE				
Gugatan Debitur Paul Guntoro Lawsuit from Debtor Paul Guntoro	Tahap Kasasi On Cassation	-	-	-

Perkara Penting yang Dihadapi Dewan Komisaris dan Direksi Tahun 2024

Tidak terdapat perkara penting yang dihadapi oleh Dewan Komisaris maupun Direksi Bank INA selama tahun 2024.

Significant Cases Faced by the Board of Commissioners and Board of Directors in 2024

There was no significant case faced by Bank INA's Board of Commissioners or Board of Directors throughout 2024.

Sanksi Administratif Administrative Sanctions

Berikut uraian mengenai sanksi administratif yang diterima Bank INA selama tahun 2024.

Following is the description of administrative sanction received by Bank INA in 2024.

Jenis Pelanggaran Type of Violation	Sanksi yang Diterima Sanctions Received (Rp)
Sanksi Otoritas Jasa Keuangan Terkait Keterlambatan Penyampaian Laporan Penilaian Sendiri Tahun 2023 Financial Services Authority Sanction for Late Submission of 2023 Self-Assessment Report	800.000
Sanksi Laporan Bank Umum Terintegrasi (LBUT) PT Bank Ina Perdana Tbk Sanction on Integrated Commercial Bank Report (LBUT) of PT Bank Ina Perdana Tbk	300.000
Denda Hasil Pemeriksaan Pajak Tahun 2019 dari Direktorat Jendral Pajak (DJP) Fines from 2019 Tax Audit Results by the Directorate General of Taxes (DJP)	466.629.886
Sanksi Administrasi Perihal Laporan Hasil Pemeriksaan (LHP) Umum Posisi 31 Januari 2024 Administrative Sanction for General Audit Report (LHP) as of January 31, 2024	350.000
Sanksi Keterlambatan Penyampaian Koreksi <i>Online</i> Laporan Bank Umum Terintegrasi (LBUT) Sanction for Late Online Correction Submission to Integrated Commercial Bank Report (LBUT)	200.000
Denda Pasal 7 KUP, Keterlambatan Penyampaian SPT Masa PPh Pasal 21 Fine under Article 7 KUP, Late Submission of Periodic Income Tax Return (PPh) Article 21	100.000
Sanksi Pelanggaran atas Koreksi LBUT Harian, Periode April 2024 Sanction for Violation related to Daily LBUT Correction, April 2024 Period	50.000
Sanksi Pelanggaran atas Koreksi LBUT Harian, Periode Juni 2024 Sanction for Violation related to Daily LBUT Correction, June 2024 Period	100.000

Sepanjang tahun 2024, Dewan Komisaris dan Direksi Bank tidak menerima sanksi administratif dari regulator.

Throughout 2024, the Bank's Board of Commissioners and Board of Directors received no administrative sanction from the regulator.

Akses Informasi dan Data

Access to Information and Data

Bank INA memfasilitasi akses informasi dan data yang mudah bagi seluruh pemangku kepentingan, melalui:

Bank INA facilitates easy access to information and data for all of the stakeholders, through:

Sekretaris Perusahaan Corporate Secretary	Feliks Suranta Tarigan Gedung Ariobimo Sentral Mezzanine Floor Jl. HR Rasuna Said Blok X-2 Kav. 5 Jakarta Selatan 12950 T : +62 21 252 5678 F : +62 21 252 5025 C : 1500738 E : corp_sec@bankina.co.id	
Media Elektronik Electronic Media	- Situs web Bank - Situs web pasar modal - Situs web kustodian - Situs web Otoritas Jasa Keuangan - Bank website - Capital market website - Custodian website - Financial Services Authority website	: www.bankina.co.id : www.idx.co.id : www.ksei.co.id : www.ojk.go.id : www.bankina.co.id : www.idx.co.id : www.ksei.co.id : www.ojk.go.id
Media Sosial Social Media	- Facebook - Instagram	: Bank Ina : bankinaperdana

Media Cetak

Bank INA menggunakan media cetak sebagai sarana penyebaran informasi yang luas serta untuk memenuhi ketentuan regulator. Informasi terkait produk juga disampaikan melalui *leaflet* dan brosur yang dapat diperoleh di setiap kantor cabang.

Print Media

Bank INA uses print media as a means to disseminate information widely and meet regulatory requirements. The information related to product is also delivered via leaflets or brochures that can be obtained at each branch office.

Siaran Pers

Untuk mendukung pembaruan informasi mengenai kinerja dan aktivitas korporasi, Bank secara berkala merilis siaran pers sebagai bentuk transparansi dan penyampaian informasi yang akurat kepada publik mengenai perkembangan terkini. Berikut adalah ringkasan siaran pers yang telah diterbitkan sepanjang tahun 2024.

Press Releases

To support the update of information regarding performance and corporate activities, the Bank periodically issues press releases as a form of transparency and the provision of accurate information to the public regarding the latest developments. Below is a summary of the press releases issued throughout 2024.

Tanggal Date	Media	Informasi Information
4 Januari 2024 January 4, 2024	Koran Merapi	Pengumuman Kedua Lelang Eksekusi Hak Tanggungan Bank INA Second Announcement of the Execution of Mortgage Auction by Bank INA
4 Januari 2024 January 4, 2024	Marketing	Kemudahan Bagi Konsumen Miliki Properti di BSD City Ease for Consumers to Own Property in BSD City
4 Januari 2024 January 4, 2024	Bisnis Surabaya	Pabrik Arang Karangpilang Agung Perbesar Kapasitas Produksi 106 Kontainer per Bulan Karangpilang Agung Charcoal Factory Increases Production Capacity to 106 Containers per Month
5 Januari 2024 January 5, 2024	Kontan	Pengumuman Perubahan Logo Announcement of Logo Change
8 Januari 2024 January 8, 2024	Jawa Pos	Penuhi Pasar Ekspor, Karangpilang Agung Genjot Kapasitas Produksi To Meet Export Market Demand, Karangpilang Agung Boosts Production Capacity



Tanggal Date	Media	Informasi Information
8 Januari 2024 January 8, 2024	Bisnis Indonesia	Penuhi Pasar Ekspor, Karangpilang Agung Genjot Kapasitas Produksi To Meet Export Market Demand, Karangpilang Agung Boosts Production Capacity
9 Januari 2024 January 9, 2024	Kompas	Transformasi Briket Arang PT Karangpilang Agung Transformation of Charcoal Briquettes by PT Karangpilang Agung
12 Januari 2024 January 12, 2024	Radar Bali	Bank INA Double Untungnya Bank INA Doubles Its Profit
12 Januari 2024 January 12, 2024	Tribun Jateng	Pengumuman Kedua Lelang Eksekusi Hak Tanggungan Bank INA Second Announcement of the Execution of Mortgage Auction by Bank INA
17 Januari 2024 January 17, 2024	Kontan	Pengumuman Perubahan Nama dan Relokasi KC Pasar Minggu menjadi KC Melawai Announcement of Name Change and Relocation of KC Pasar Minggu to KC Melawai
17 Januari 2024 January 17, 2024	Koran Merapi	Pengumuman Kedua Lelang Eksekusi Hak Tanggungan Bank INA Second Announcement of the Execution of Mortgage Auction by Bank INA
23 Januari 2024 January 23, 2024	Memorandum	Pengumuman Kedua Lelang Eksekusi Hak Tanggungan Bank INA Second Announcement of the Execution of Mortgage Auction by Bank INA
1 Februari 2024 February 1, 2024	infobanknews.com	Ekspansi Bisnis, Bank INA Buka Kantor Cabang ke-45 di Jakarta Selatan Business Expansion, Bank INA Opens 45 th Branch in South Jakarta
1 Februari 2024 February 1, 2024	kompas.com	Ganti Logo, Dirut Bank INA: Menegaskan bahwa "Member of Salim Group" Change of Logo, CEO of Bank INA: Emphasizing "Member of Salim Group"
1 Februari 2024 1 February 2024	id.tradingview.com	Bank INA Tambah Kantor dan Hadirkan Layanan Safe Deposit Box Bank INA Adds Branch and Introduces Safe Deposit Box Service
1 Februari 2024 February 1, 2024	kontan.co.id	Bank INA Tambah Kantor dan Hadirkan Layanan Safe Deposit Box Bank INA Adds Branch and Introduces Safe Deposit Box Service
2 Februari 2024 February 2, 2024	Bisnis Indonesia	Peresmian Kantor Cabang Bank INA Melawai Inauguration of Bank INA Melawai Branch
2 Februari 2024 February 2, 2024	idxchannel.com	Pasar Progresif, Bank INA (BINA) Mulai Garap Bisnis SDB dan Perluas Ekspansi Progressive Market, Bank INA (BINA) Begins Safe Deposit Box Business and Expands Expansion
2 Februari 2024 February 2, 2024	indopremier.com/ ipotnews	Pasar Progresif, Bank INA (BINA) Mulai Garap Bisnis SDB dan Perluas Ekspansi Progressive Market, Bank INA (BINA) Begins Safe Deposit Box Business and Expands Expansion
6 Februari 2024 February 6, 2024	lots.co.id	Bank INA (BINA) Gandeng MPIX Garap Jaringan UMKM Bank INA (BINA) Partners with MPIX to Develop MSME Network
6 Februari 2024 February 6, 2024	idxchannel.com	Gandeng MPStore (MPIX), Bank INA (BINA) Perluas Jangkauan ke UMKM Partnering with MPStore (MPIX), Bank INA (BINA) Expands Reach to MSMEs
6 Februari 2024 February 6, 2024	emitennews.com	Bank INA (BINA) Gandeng MPIX Garap Jaringan UMKM Bank INA (BINA) Partners with MPIX to Develop MSME Network
6 Februari 2024 February 6, 2024	facsekuritas.co.id	Bank INA (BINA) Gandeng MPIX Garap Jaringan UMKM Bank INA (BINA) Partners with MPIX to Develop MSME Network
6 Februari 2024 February 6, 2024	id.tradingview.com	Bank INA Gandeng MPStore Perluas Ekosistem UMKM Bank INA Partners with MPStore to Expand MSME Ecosystem
6 Februari 2024 February 6, 2024	kontan.co.id	Bank INA Gandeng MPStore Perluas Ekosistem UMKM Bank INA Partners with MPStore to Expand MSME Ecosystem
6 Februari 2024 February 6, 2024	tribunnews.com	Percepat Bisnis UMKM di Indonesia, Perbankan Kerja Sama dengan Perusahaan Teknologi Accelerating MSME Business in Indonesia, Banking Partners with Technology Companies
6 Februari 2024 February 6, 2024	jpnn.com	Perluas Jangkauan, Bank INA Digital Gandeng MPStore Expanding Reach, Bank INA Digital Partners with MPStore
6 Februari 2024 February 6, 2024	bisnis.com	Bank INA (BINA) Gandeng Calon Emiten MPStore (MPIX) Penetrasi UMKM Bank INA (BINA) Partners with Prospective Issuer MPStore (MPIX) to Penetrate MSME Market
6 Februari 2024 February 6, 2024	halloindo.com	Perluas Jangkauan, Bank INA Digital Gandeng MPStore Expanding Reach, Bank INA Digital Partners with MPStore
6 Februari 2024 February 6, 2024	suara.com	Cara Bank INA Digital Bantu UMKM Biar Tambah Cuan How Bank INA Digital Helps MSMEs Increase Profits
6 Februari 2024 February 6, 2024	wartaekonomi.co.id	Bank INA Digital Jalin Kerja Sama dengan MPStore, Perluas Jangkauan untuk Dukung Kemajuan UMKM Bank INA Digital Establishes Partnership with MPStore, Expands Reach to Support MSME Progress
6 Februari 2024 February 6, 2024	liputan6.com	UMKM Buka Tabungan di Bank Digital, Apa Untungnya? MSMEs Open Accounts at Digital Banks, What's the Benefit?
7 Februari 2024 February 7, 2024	banyumas.news	Gandeng Emiten Teknologi, Bank Digital Grup Salim Bidik 650.000 UMKM Partnering with Technology Issuer, Salim Group's Digital Bank Targets 650,000 MSMEs

Tanggal Date	Media	Informasi Information
7 Februari 2024 February 7, 2024	lots.co.id	Bank INA Digital dan MP Store Kerja Sama Berdayakan UMKM Bank INA Digital and MP Store Collaborate to Empower MSMEs
7 Februari 2024 February 7, 2024	Jawa Pos	Akselerasi UMKM, BINA Gandeng MPIX Accelerating MSMEs, BINA Partners with MPIX
7 Februari 2024 February 7, 2024	Warta Kota	Upaya Perbankan Percepat Bisnis UMKM Banking Efforts to Accelerate MSME Business
7 Februari 2024 February 7, 2024	stockreview.id	Bank INA Digital Jalin Kerja Sama dengan MPStore, Perluas Jangkauan untuk Dukung Kemajuan UMKM Bank INA Digital Establishes Partnership with MPStore, Expands Reach to Support MSME Progress
7 Februari 2024 February 7, 2024	Tribun Pekanbaru	Bank INA Gandeng MPStore Bank INA Partners with MPStore
7 Februari 2024 February 7, 2024	Sriwijaya Post	Perbankan Kerja Sama dengan Perusahaan Teknologi Banking Collaborates with Technology Companies
7 Februari 2024 February 7, 2024	beritasatu.com	Gandeng Emiten Teknologi, Bank Digital Grup Salim Bidik 650.000 UMKM Partnering with Technology Issuer, Salim Group's Digital Bank Targets 650,000 MSMEs
7 Februari 2024 February 7, 2024	Koran Merapi	Bank Ina Pengumuman Kedua Lelang Eksekusi Hak Tanggungan PT Rifka Binamitra Jaya Bank INA Second Announcement of Mortgage Execution Auction for PT Rifka Binamitra Jaya
7 Februari 2024 February 7, 2024	investor.id	Bank INA Digital dan MP Store Kerja Sama Berdayakan UMKM Bank INA Digital and MP Store Collaborate to Empower MSMEs
7 Februari 2024 February 7, 2024	bisnis.com	Baru IPO, MPStore (MPIX) Gandeng Grup Salim, Lippo hingga MNC Penetrasi UMKM Just IPO, MPStore (MPIX) Partners with Salim Group, Lippo, and MNC to Penetrate MSME Market
8 Februari 2024 February 8, 2024	medcom.id	Dukung Kemajuan UMKM, Bank INA Digital Gandeng MPStore Supporting MSME Progress, Bank INA Digital Partners with MPStore
9 Februari 2024 February 9, 2024	Mercusuar	Bank INA Penetrasi UMKM Bank INA Penetrates MSME Market
9 Februari 2024 February 9, 2024	Radar Bali	Iklan - Bank INA Advertisement - Bank INA
9 Februari 2024 February 9, 2024	Tribun Bali	Iklan - Bank INA Advertisement - Bank INA
22 Februari 2024 February 22, 2024	indopremier.com/ ipotnews	Pemanggilan Rapat Umum Pemegang Saham Luar Biasa BINA Call for Extraordinary General Meeting of Shareholders of BINA
22 Februari 2024 February 22, 2024	bisnis.com	Bank Milik Salim (BINA) Rancang RUPSLB Angkat Direktur Baru, Intip Profilnya Salim-Owned Bank (BINA) Plans Extraordinary General Meeting to Appoint New Director, Check His Profile
23 Februari 2024 February 22, 2024	emitennews.com	Bank INA (BINA) Akan Minta Restu Rombak Direksi Bank INA (BINA) Will Seek Approval to Reshuffle the Board of Directors
24 Februari 2024 February 22, 2024	marketnews.id	Salim Group Semakin Mantap Besarkan Bank Ina Perdana Tbk (BINA) Salim Group More Determined to Expand Bank Ina Perdana Tbk (BINA)
24 Februari 2024 24 February 2024	economicreview.id	Bank INA Raih GCG Award 2024 dengan Implementasi GCG Berbasis Digital Bank INA Wins GCG Award 2024 with Digital-Based GCG Implementation
25 Februari 2024 February 22, 2024	stockreview.id	Minta Restu Bank ina (BINA) Akan Rombak Direksi Seeking Approval, Bank INA (BINA) Will Reshuffle the Board of Directors
1 Maret 2024 February 22, 2024	Kontan	Iklan - Pemberitahuan Bank ina Advertisement - Bank INA Notification
12 Maret 2024 March 12, 2024	Radar Bali	Iklan - Bank INA Transfer antar Bank Gratis Cepat Advertisement - Bank INA Free and Fast Interbank Transfers
13 Maret 2024 March 13, 2024	eco.hobinews.com	Crazy Rich Madura Gandeng Bank Milik Salim dan Bidik 100 Juta Nasabah Crazy Rich Madura Partners with Salim-Owned Bank to Target 100 Million Customers
13 Maret 2024 March 13, 2024	cnbcindonesia.com	Crazy Rich Madura Gandeng Bank Milik Salim dan Bidik 100 Juta Nasabah Crazy Rich Madura Partners with Salim-Owned Bank to Target 100 Million Customers
15 Maret 2024 March 15, 2024	idxchannel.com	Mitra Pedagang (MPIX) Gandeng Warung dan Bank INA (BINA) Jangkau Masyarakat <i>Unbanked</i> Merchant Partner (MPIX) Partners with Warung and Bank INA (BINA) to Reach the Unbanked Community
15 Maret 2024 March 15, 2024	indopremier.com/ ipotnews	Mitra Pedagang (MPIX) Gandeng Warung dan Bank INA (BINA) Jangkau Masyarakat <i>Unbanked</i> Merchant Partner (MPIX) Partners with Warung and Bank INA (BINA) to Reach the Unbanked Community
16 Maret 2024 March 16, 2024	bisnis.com	MPStore Gandeng Bank INA Bidik 100 Juta Orang yang Belum Miliki Rekening MPStore Partners with Bank INA to Target 100 Million People Without Bank Accounts
16 Maret 2024 March 16, 2024	Radar Bali	Iklan - Bank INA Advertisement - Bank INA

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18 Maret 2024 March 18, 2024	investor.id	MPStore Gandeng Warung Jangkau Masyarakat <i>Unbanked</i> MPStore Partners with Warung to Reach the Unbanked Community
19 Maret 2024 March 19, 2024	sinarmassekuritas.co.id	RUPSLB Bank Ina Perdana (BINA) Setujui Dewi K. Prodjohartono Sebagai Direktur Bank Ina Perdana (BINA) Extraordinary General Meeting Approves Dewi K. Prodjohartono as Director
19 Maret 2024 March 19, 2024	id.tradingview.com	Bank INA Tunjuk Dewi K. Prodjohartono sebagai Direktur <i>Commercial Banking</i> Bank INA Appoints Dewi K. Prodjohartono as Director of Commercial Banking
19 Maret 2024 March 19, 2024	kontan.co.id	Bank INA Tunjuk Dewi K. Prodjohartono sebagai Direktur <i>Commercial Banking</i> Bank INA Appoints Dewi K. Prodjohartono as Director of Commercial Banking
29 Maret 2024 March 29, 2024	economicreview.id	Bank Ina Perdana Tbk, Raih ICCA IX-2024 Bank Ina Perdana Tbk, Wins ICCA IX-2024
31 Maret 2024 March 31, 2024	Radar Bali	Iklan - Bank INA Gratis & Cepat Transfer Antar Bank Advertisement - Bank INA Free & Fast Interbank Transfers
1 April 2024 April 1, 2024	Businessupdate.id	Laba Bank INA sepanjang 2023 melonjak 32,36 Persen Bank INA's Profit in 2023 Soared by 32.36%
1 April 2024 April 1, 2024	Bisnis.com	Bank Milik Anthony Salim (BINA) Raup Laba Rp207,87 Miliar, Melesat 32,36% Anthony Salim's Bank (BINA) Earns Profit of Rp207.87 Billion, Jumping 32.36%
2 April 2024 April 2, 2024	Emitennews.com	Emiten Bank Grup Salim (BINA) Cetak Laba 2023 Rp207M, Naik 32 Persen Salim Group's Bank Issuer (BINA) Posts 2023 Profit of Rp207M, Up 32%
2 April 2024 April 2, 2024	Kontan.co.id	Bank INA (BINA) Raup Laba Rp207,87 Miliar pada Tahun 2023 Bank INA (BINA) Earns Profit of Rp207.87 Billion in 2023
3 April 2024 April 3, 2024	Infobank	500 Most Outstanding Woman 2024 500 Most Outstanding Women 2024
3 April 2024 April 3, 2024	Britama.com	Laporan Keuangan Bank Ina Perdana Tbk (BINA) Tahun 2023 Financial Report of Bank Ina Perdana Tbk (BINA) for 2023
17 April 2024 April 17, 2024	Memorandum	Iklan - Pengumuman Kedua Lelang Eksekusi Hak Tanggungan PT Bank INA Advertisement - Second Announcement of Mortgage Execution Auction for PT Bank INA
20 April 2024 April 20, 2024	emitennews.com	Melejit 32 Persen, Laba Bank Salim Group (BINA) 2023 Raup Laba Rp207 Miliar Soaring by 32%, Salim Group Bank (BINA) Earns Profit of Rp207 Billion in 2023
21 April 2024 April 21, 2024	indoposnews.co.id	Melejit 32 Persen, Bank Salim Group (BINA) 2023 Raup Laba Rp207 Miliar Soaring by 32%, Salim Group Bank (BINA) Earns Profit of Rp207 Billion in 2023
23 April 2024 April 23, 2024	bcasekuritas.co.id	Bank Ina Perdana Catat Pendapatan Bunga Neto Rp181,98 Miliar hingga Maret 2024 Bank Ina Perdana Records Net Interest Income of Rp181.98 Billion through March 2024
23 April 2024 April 23, 2024	emitennews.com	Drop 44 Persen, Laba Bank Salim Group (BINA) Kuartal I Sisa Rp32 M Down 44%, Salim Group Bank (BINA) Q1 Profit Stands at Rp32 Million
23 April 2024 April 23, 2024	waterfrontsekuritas.com	Drop 44 Persen, Laba Bank Salim Group (BINA) Kuartal I Sisa Rp32 M Down 44%, Salim Group Bank (BINA) Q1 Profit Stands at Rp32 Million
23 April 2024 April 23, 2024	lots.co.id	Drop 44 Persen, Laba Bank Salim Group (BINA) Kuartal I Sisa Rp32 M Down 44%, Salim Group Bank (BINA) Q1 Profit Stands at Rp32 Million
23 April 2024 April 23, 2024	facsekuritas.co.id	Drop 44 Persen, Laba Bank Salim Group (BINA) Kuartal I Sisa Rp32 M Down 44%, Salim Group Bank (BINA) Q1 Profit Stands at Rp32 Million
23 April 2024 April 23, 2024	indopremier.com/ ipotnews	Financial Statements 1Q 2024 of BINA BINA's Financial Statements for Q1 2024
23 April 2024 April 23, 2024	financialreview.id	Kuartal I-2024, Laba Bersih Bank Milik Salim Group (BINA) Anjlok 44,22% Jadi Rp32,8 Miliar Q1 2024, Net Profit of Salim Group Bank (BINA) Drops 44.22% to Rp32.8 Billion
23 April 2024 April 23, 2024	indopremier.com/ ipotnews	Kredit Turun, Laba Bersih BINA di Kuartal I-2024 Melorot 44,2% Jadi Rp32,8 Miliar Credit Down, BINA's Net Profit in Q1-2024 Falls by 44.2% to Rp32.8 Billion
23 April 2024 April 23, 2024	pasardana.id	Laba BINA Milik Anthoni Salim Turun 44 Persen di Kuartal I 2024 Anthoni Salim's BINA Profit Drops by 44% in Q1 2024
23 April 2024 April 23, 2024	pasardana.id	Laba Emiten Milik Anthoni Salim Ini Turun 44 Persen di Kuartal I 2024 Profit of Anthoni Salim's Issuer Drops by 44% in Q1 2024
23 April 2024 April 23, 2024	beritamometer.com	Kredit Turun, Laba Bersih BINA di Kuartal I-2024 Melorot 44,2% Credit Down, BINA's Net Profit in Q1-2024 Drops by 44.2%

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25 April 2024 April 25, 2024	indoposnews.co.id	Nyungsep 44 Persen, Laba Bank Salim Group Sisa Rp32 Miliar Down 44%, Salim Group Bank Profit Stands at Rp32 Billion
26 April 2024 April 26, 2024	infobanknews.com	Bank Ina Perdana Ditunjuk Jadi Bank Persepsi Infobanknews Bank Ina Perdana Appointed as Perception Bank Infobanknews
26 April 2024 April 26, 2024	kompas.com	Bank Ina Ditunjuk sebagai Bank Persepsi Bank Ina Appointed as Perception Bank
26 April 2024 April 26, 2024	id.tradingview.com	Laba Bersih Bank Ina Perdana (BINA) Merosot 44% pada Kuartal I-2024 Bank Ina Perdana's (BINA) Net Profit Drops by 44% in Q1-2024
26 April 2024 April 26, 2024	kontan.co.id	Laba Bersih Bank Ina Perdana (BINA) Merosot 44% pada Kuartal I-2024 Bank Ina Perdana's (BINA) Net Profit Drops by 44% in Q1-2024
27 April 2024 April 27, 2024	recek.in	Laporan Keuangan BINA Kuartal I-2024, Laba Bersih Rp181,99 Miliar BINA's Q1 2024 Financial Report, Net Profit of Rp181.99 Billion
27 April 2024 April 27, 2024	kontan.co.id	Bank Ina Perdana (BINA) Kantongi Laba Rp 32,82 Miliar pada Kuartal I-2024 Bank Ina Perdana (BINA) Records Profit of Rp32.82 Billion in Q1-2024
27 April 2024 April 27, 2024	id.tradingview.com	Bank Ina Perdana (BINA) Kantongi Laba Rp 32,82 Miliar pada Kuartal I-2024 Bank Ina Perdana (BINA) Records Profit of Rp32.82 Billion in Q1-2024
27 April 2024 April 27, 2024	bisnis.com	Kementerian Keuangan Resmi Tunjuk Bank INA (BINA) Jadi Bank Persepsi The Ministry of Finance Officially Appoints Bank INA (BINA) as a Perception Bank
4 Mei 2024 May 4, 2024	Radar Bali	Iklan - Bank INA Buka Tabungan <i>Hatrick</i> Keuntungan Advertisement - Bank INA Launches <i>Hatrick</i> Profit Savings Account
5 Mei 2024 May 5, 2024	bisnis.com	Laba Bank Milik Salim (BINA) Rp32,82 Miliar pada Kuartal I/2024, Turun 44,22% Salim's Bank (BINA) Earns Rp32.82 Billion in Q1/2024, Down 44.22%
6 Mei 2024 May 6, 2024	cnbcindonesia.com	Beban Membengkak, Laba Bank INA (BINA) Milik Salim Anjlok 44,22% Rising Costs, Salim's Bank INA (BINA) Profit Drops by 44.22%
6 Mei 2024 May 6, 2024	indopremier.com/ ipotnews	Beban Membengkak, Laba Bank INA (BINA) Milik Salim Anjlok 44,22% Rising Costs, Salim's Bank INA (BINA) Profit Drops by 44.22%
8 Mei 2024 May 8, 2024	kompas.com	Bank INA Buka Kantor Cabang di PIK, Tebar Berbagai Promo Bank INA Opens Branch in PIK, Offering Various Promotions
8 Mei 2024 May 8, 2024	kontan.co.id	Tingkatkan Layanan, Bank INA Buka Kantor Cabang di Pantai Indah Kapuk Enhancing Services, Bank INA Opens Branch in Pantai Indah Kapuk
8 Mei 2024 May 8, 2024	id.tradingview.com	Tingkatkan Layanan, Bank INA Buka Kantor Cabang di Pantai Indah Kapuk Enhancing Services, Bank INA Opens Branch in Pantai Indah Kapuk
8 Mei 2024 May 8, 2024	idxchannel.com	Laba Bank INA (BINA) Naik jadi Rp152 Miliar sepanjang 2023 Bank INA (BINA) Profit Rises to Rp152 Billion in 2023
8 Mei 2024 May 8, 2024	indopremier.com/ ipotnews	Laba Bank INA (BINA) Naik jadi Rp152 Miliar sepanjang 2023 Bank INA (BINA) Profit Rises to Rp152 Billion in 2023
13 Mei 2024 May 13, 2024	wartaekonomi.co.id	Perluas Layanan, Bank INA Buka Kantor Cabang Baru Expanding Services, Bank INA Opens New Branch
17 Mei 2024 May 17, 2024	Tribun Jateng	Iklan - Pengumuman Kedua Lelang Eksekusi Hak Tanggungan Bank Ina Advertisement - Second Announcement of Mortgage Execution Auction for Bank Ina
17 Mei 2024 May 17, 2024	bisnis.com	Bank INA Milik Salim Resmi Punya Direktur Baru, Ini Susunan Pengurus Lengkapnya Salim's Bank INA Officially Appoints New Director, Here's the Full Management Lineup
17 Mei 2024 May 17, 2024	businessupdate.id	Dapat Persetujuan OJK, Ini Susunan Direksi dan Komisaris Bank INA Approved by OJK, Here's the Board of Directors and Board of Commissioners of Bank INA
19 Mei 2024 May 19, 2024	stockreview.id	Dewi K. Prodjohartono Diangkat Jadi Direktur Komersial Banking Bank INA Dewi K. Prodjohartono Appointed as Director of Commercial Banking at Bank INA
21 Mei 2024 May 21, 2024	Koran Merapi	Iklan - Bank INA Pengumuman Kedua Lelang Eksekusi Hak Tanggungan Djuwarso Advertisement - Bank INA Second Announcement of Mortgage Execution Auction for Djuwarso
29 Mei 2024 May 29, 2024	indopremier.com/ ipotnews	Pemanggilan Rapat Umum Pemegang Saham Tahunan dan Luar Biasa BINA Invitation for BINA's Annual and Extraordinary General Meeting of Shareholders



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30 Mei 2024 May 30, 2024	Radar Bali	Iklan - Bank INA Raih 3 keuntungan untuk Fans Advertisement - Bank INA Wins 3 Benefits for Fans
30 Mei 2024 May 30, 2024	bisnis.com	Bank milik Grup Salim (BINA) Gelar RUPS Bulan Depan, Ada Bahas Penggunaan Laba Salim Group's Bank (BINA) Holds AGM Next Month, Will Discuss Profit Allocation
30 Mei 2024 May 30, 2024	economicreview.id	Direktur Bisnis Retail PT Bank Ina Perdana, Yandy Ramadhani Raih <i>The Best Director</i> ISMA VII 2024 Retail Business Director of PT Bank Ina Perdana, Yandy Ramadhani, Wins The Best Director at ISMA VII 2024
30 Mei 2024 May 30, 2024	kompas.com	Bank INA Sediakan Kredit Properti untuk Kota Podomoro Tenjo Bank INA Provides Property Loans for Kota Podomoro Tenjo
30 Mei 2024 May 30, 2024	economicreview.id	Bank INA Raih Dua Penghargaan Bergengsi Sales & Marketing ISMA 2024 Bank INA Wins Two Prestigious Sales & Marketing Awards at ISMA 2024
31 Mei 2024 May 31, 2024	infobanknews.com	Bank INA Fasilitas Pembiayaan Properti Kota Podomoro Tenjo Bank INA Facilitates Property Financing for Kota Podomoro Tenjo
31 Mei 2024 May 31, 2024	idxchannel.com	Bank INA (BINA) Kerja Sama Fasilitas Pembiayaan Properti dengan Agung Podomoro (APLN) Bank INA (BINA) Partners with Agung Podomoro (APLN) for Property Financing Facility
31 Mei 2024 May 31, 2024	bisnis.com	Bank INA (BINA) Gandeng Agung Podomoro (APLN) Garap Pasar KPR Bank INA (BINA) Partners with Agung Podomoro (APLN) to Tap into Mortgage Market
31 Mei 2024 May 31, 2024	businessupdate.id	Bank INA Jalin Kerja Sama dengan Podomoro Land, Sediakan KPR Bank INA Partners with Podomoro Land to Provide Mortgages
31 Mei 2024 May 31, 2024	id.tradingview.com	Bank Ina Fasilitas Pembiayaan Properti Kota Podomoro Tenjo Bank Ina Facilitates Property Financing for Kota Podomoro Tenjo
31 Mei 2024 May 31, 2024	kontan.co.id	Bank Ina Fasilitas Pembiayaan Properti Kota Podomoro Tenjo Bank Ina Facilitates Property Financing for Kota Podomoro Tenjo
5 Juni 2024 June 5, 2024	Koran Jakarta	Iklan - Pengumuman Kedua Lelang Eksekusi Hak Tanggungan Bank Ina Advertisement - Second Announcement of Mortgage Execution Auction for Bank Ina
13 Juni 2024 June 13, 2024	Radar Malang	Iklan - Pengumuman Kedua Lelang Eksekusi Hak Tanggungan PT Bank Ina Perdana, Tbk Advertisement - Second Announcement of Mortgage Execution Auction for PT Bank Ina Perdana, Tbk
13 Juni 2024 June 13, 2024	Republika	Kuartal I, Bank INA Raih Laba Bersih Rp 58,83 Miliar In Q1, Bank INA Earns Net Profit of Rp58.83 Billion
20 Juni 2024 June 20, 2024	Koran Merapi	Iklan - Bank INA Pengumuman Kedua Lelang Eksekusi Hak Tanggungan Fani Suwito Advertisement - Bank INA Second Announcement of Mortgage Execution Auction for Fani Suwito
24 Juni 2024 June 24, 2024	bisnis.com	Bank Milik Anthony Salim (BINA) Tak Bagi Dividen Tahun Buku 2023 Anthony Salim's Bank (BINA) Does Not Distribute Dividend for Financial Year 2023
25 Juni 2024 June 25, 2024	Satelit News	Iklan - Pengumuman Kedua Lelang Eksekusi Hak Tanggungan PT Bank Ina Advertisement - Second Announcement of Mortgage Execution Auction for PT Bank Ina
2 Juli 2024 July 2, 2024	Bisnis Indonesia	Kinerja Bank INA Sepanjang Tahun 2023 Bank INA's Performance Throughout 2023
10 Juli 2024 July 10, 2024	Rakyat Sulsel	Pengumuman Kedua Lelang Eksekusi Hak Tanggungan PT Bank Ina Perdana Tbk Second Announcement of Mortgage Execution Auction for PT Bank Ina Perdana Tbk
11 Juli 2024 July 11, 2024	IDX Channel	Aset Bank INA (BINA) Capai Rp24,38 Triliun Sepanjang 2023 Bank INA (BINA) Assets Reach Rp24.38 Trillion in 2023
11 Juli 2024 July 11, 2024	Indo Premier	Aset Bank INA (BINA) Capai Rp24,38 Triliun Sepanjang 2023 Bank INA (BINA) Assets Reach Rp24.38 Trillion in 2023
11 Juli 2024 July 11, 2024	Kompas	Bank Ina Buka Kantor Cabang di Bogor Bank Ina Opens Branch in Bogor
11 Juli 2024 July 12, 2024	Infobank	Perluas Layanan, Bank INA Resmikan Kantor Cabang Baru di Bogor Expanding Services, Bank INA Inaugurates New Branch in Bogor
11 Juli 2024 July 12, 2024	Indo Premier	Perluas Jaringan, Bank Milik Salim Group (BINA) Lanjut Buka Kantor Cabang Baru Expanding Network, Salim Group's Bank (BINA) Continues to Open New Branches
11 Juli 2024 July 12, 2024	Suara	Incar Nasabah Prioritas, Bank Milik Anthony Salim Tawarkan Safe Deposit Box Targeting Priority Customers, Anthony Salim's Bank Offers Safe Deposit Boxes
11 Juli 2024 July 12, 2024	Finansial Review	Bank Milik Salim Group (BINA) Buka Cabang di Tengah Tren Praktik Branchless Banking Salim Group's Bank (BINA) Opens Branch Amidst the Branchless Banking Trend
11 Juli 2024 July 12, 2024	IDX Channel	Tumbuh 30 Persen, Kredit Bank Ina (BINA) Capai Rp12,6 Triliun di Kuartal I-2024 Growing 30%, Bank Ina (BINA) Loan Portfolio Reaches Rp12.6 Trillion in Q1-2024
11 Juli 2024 July 12, 2024	Infobank	Perluas Layanan, Bank INA Resmikan Kantor Cabang Baru di Bogor Expanding Services, Bank INA Inaugurates New Branch in Bogor
11 Juli 2024 July 12, 2024	Medcom	Bank INA Perluas Layanan dengan Buka Kantor Cabang di Bogor Bank INA Expands Services by Opening Branch in Bogor

Tanggal Date	Media	Informasi Information
11 Juli 2024 July 12, 2024	Warta Ekonomi	Bank INA Perluas Jaringan dengan Kembali Membuka Kantor Cabang Baru Bank INA Expands Network by Reopening New Branch
11 Juli 2024 July 12, 2024	Kontan	Perluas Layanan, Bank INA Buka Kantor Cabang di Bogor Expanding Services, Bank INA Opens Branch in Bogor
11 Juli 2024 July 12, 2024	Trading View	Perluas Layanan, Bank INA Buka Kantor Cabang di Bogor Expanding Services, Bank INA Opens Branch in Bogor
11 Juli 2024 July 12, 2024	Berita Moneter	Bank Milik Salim Group (BINA) Lanjut Buka Kantor Cabang Baru Salim Group's Bank (BINA) Continues to Open New Branches
16 Juli 2024 July 16, 2024	Neraca	Perluas Layanan, Bank INA Buka Kantor Cabang di Bogor Expanding Services, Bank INA Opens Branch in Bogor
16 Juli 2024 July 16, 2024	Neraca	Perluas Layanan, Bank INA Buka Kantor Cabang di Bogor Expanding Services, Bank INA Opens Branch in Bogor
23 Juli 2024 July 23, 2024	Bisnis Indonesia	Aset Bank INA Tumbuh Bank INA's Assets Grow
31 Juli 2024 July 31, 2024	The Ponsel	Bank INA Rilis Kartu Debit Bina Digital, Tarik Tunai Bebas Biaya Bank INA Launches Bina Digital Debit Card, Free Cash Withdrawal
31 Juli 2024 July 31, 2024	Harian Aceh	Perluas Layanan Digital, Bank INA Luncurkan Bina Digital, Ini Keunggulannya Expanding Digital Services, Bank INA Launches Bina Digital, Here Are the Advantages
31 Juli 2024 July 31, 2024	Infobank	Lewat Cara Ini, Bank INA Perluas Layanan Produk Digital Through This Approach, Bank INA Expands Digital Product Services
31 Juli 2024 July 31, 2024	Kontan	Pengguna Aplikasi Bina Digital dari Bank INA Kini Bisa Tarik Tunai di Seluruh ATM Bina Digital App Users from Bank INA Can Now Withdraw Cash at All ATMs
31 Juli 2024 July 31, 2024	Marketing	Kartu Debit Bina Bebas Biaya Tarik Tunai di Seluruh ATM Bina Debit Card Offers Free Cash Withdrawals at All ATMs
31 Juli 2024 July 31, 2024	Liputan6	Bank INA Luncurkan Kartu Debit Bina Digital, Ini Sederet Keunggulannya Bank INA Launches Bina Digital Debit Card, Here Are Its Advantages
31 Juli 2024 July 31, 2024	VOI	Bank INA Luncurkan Kartu Debit Digital Bank INA Launches Digital Debit Card
31 Juli 2024 July 31, 2024	IDX Channel	Perluas Layanan Produk Digital, Bank INA (BINA) Lakukan Ini Expanding Digital Product Services, Bank INA (BINA) Does This
31 Juli 2024 July 31, 2024	Warta Ekonomi	Hadirkan Kemudahan Bertransaksi, Bank Ina Luncurkan Kartu Debit Bina Digital Bringing Transaction Convenience, Bank Ina Launches Bina Digital Debit Card
31 Juli 2024 July 31, 2024	Republika	Perluas Layanan Digital, Bank INA Luncurkan Bina Digital, Ini Keunggulannya Expanding Digital Services, Bank INA Launches Bina Digital, Here Are the Advantages
31 Juli 2024 July 31, 2024	Berita Baru	Perluas Layanan Digital, Bank INA Luncurkan Bina Digital, Ini Keunggulannya Expanding Digital Services, Bank INA Launches Bina Digital, Here Are the Advantages
31 Juli 2024 July 31, 2024	Medcom	Kartu Debit Bina Digital Dirilis, Tarik Tunai di Seluruh ATM Gak Kena Biaya Bina Digital Debit Card Released, Free Cash Withdrawals at All ATMs
31 Juli 2024 July 31, 2024	JPNN	Kartu Debit Bina Digital dari Bank INA Dirilis, Bisa Tarik Tunai Bebas Biaya di Seluruh ATM Bina Digital Debit Card from Bank INA Released, Free Cash Withdrawals at All ATMs
31 Juli 2024 July 31, 2024	CNBC Indonesia	Laba Bank Ina (BINA) Salim Rp 69 M, Jeblok 40% di Semester I-2024 Bank Ina (BINA) Salim Earns Rp69M, Drops 40% in H1-2024
31 Juli 2024 July 31, 2024	Hallo Indo	Kartu Debit Bina Digital dari Bank INA Dirilis, Bisa Tarik Tunai Bebas Biaya di Seluruh ATM Bina Digital Debit Card from Bank INA Released, Free Cash Withdrawals at All ATMs
31 Juli 2024 July 31, 2024	Antaraneews	Bank INA Hadirkan Kartu Debit untuk Fasilitas Pengguna Bina Digital Bank INA Introduces Debit Card to Facilitate Bina Digital Users
31 Juli 2024 July 31, 2024	Tabloidpulsa	Kartu Debit Bina Digital Bank INA Layani Tarik Tunai Bebas Biaya Bank INA's Bina Digital Debit Card Facilitates Free Cash Withdrawals
1 Agustus 2024 August 1, 2024	Kompas	Bank INA Hadirkan Kartu Debit Bina Digital, Ini Fiturnya Bank INA Introduces Bina Digital Debit Card, Here Are the Features
1 Agustus 2024 August 1, 2024	Suara	Bank INA Luncurkan Kartu Debit BINA Digital, Bebas Biaya di ATM Manapun Bank INA Launches BINA Digital Debit Card, No Fees at Any ATM
1 Agustus 2024 August 1, 2024	SinarMas Sekuritas	Manjakan Nasabah, Kartu Debit Bina Digital Layani Tarik Tunai Bebas Biaya di Seluruh ATM di Indonesia Pampering Customers, Bina Digital Debit Card Offers Free Cash Withdrawals at All ATMs in Indonesia
1 Agustus 2024 August 1, 2024	Radar Leborg	PT Bank Ina Perdana Tbk Menghadirkan Kartu Debit Bina Digital PT Bank Ina Perdana Tbk Introduces Bina Digital Debit Card
2 Agustus 2024 August 2, 2024	Neraca	Bank INA Luncurkan Kartu Debit untuk Fasilitas Pengguna Bina Digital Bank INA Launches Debit Card to Facilitate Bina Digital Users



Tanggal Date	Media	Informasi Information
2 Agustus 2024 August 2, 2024	SWA	Permudah Tarik Tunai di ATM, Bina Digital Luncurkan Kartu Debit Making ATM Withdrawals Easier, Bina Digital Launches Debit Card
3 Agustus 2024 August 3, 2024	Britama.com	Laporan Keuangan Bank Ina Perdana Tbk (BINA) Kuartal II 2024 Financial Report of PT Bank Ina Perdana Tbk (BINA) for Q2 2024
4 Agustus 2024 August 4, 2024	Bisnis.com	Laba Bank Milik Anthony Salim (BINA) Melorot jadi Rp68,88 Miliar per Semester I/2024 Anthony Salim's Bank (BINA) Profit Drops to Rp68.88 Billion in H1-2024
5 Agustus 2024 August 5, 2024	Indopremier.com	Tertekan Lonjakan Beban Bunga, Laba Bersih BINA di Semester I-2024 Turun Jadi Rp68,89 Miliar Pressed by Rising Interest Expenses, BINA's Net Profit in H1-2024 Drops to Rp68.89 Billion
5 Agustus 2024 August 5, 2024	Financian Review	Beban Bunga Bengkak, Laba Bank Milik Salim Group (BINA) di 1H24 Ambles 40,26% Rising Interest Costs, Salim Group's Bank (BINA) Profit Drops 40.26% in H1-2024
6 Agustus 2024 August 6, 2024	Rbtv.disway.id	Cara Pengajuan Pinjaman Digital Bina, Solusi Cerdas untuk Modal Usaha How to Apply for Bina Digital Loans, A Smart Solution for Business Capital
8 Agustus 2024 August 8, 2024	Kompas	Bank INA Luncurkan Layanan Pembelian SBN Ritel di Pasar Perdana Bank INA Launches Retail SBN Purchase Service in the Primary Market
8 September 2024 September 8, 2024	Kontan	Perluas Jangkauan, Bank INA Buka Kantor Cabang Baru di Bandung Expanding Reach, Bank INA Opens New Branch in Bandung
8 September 2024 September 8, 2024	Bisnis	Grup Salim Bank INA (BINA) Luncurkan Layanan Pembelian SBN Ritel di Pasar Perdana Salim Group's Bank INA (BINA) Launches Retail SBN Purchase Service in the Primary Market
8 September 2024 September 8, 2024	Infobank	Perluas Jangkauan Nasabah, Bank INA Resmikan Kantor Cabang Baru di Bandung Expanding Customer Reach, Bank INA Inaugurates New Branch in Bandung
6 September 2024 September 6, 2024	Warta Ekonomi	Perluas Akses dan Jangkauan Nasabah, Bank INA Resmikan Kantor Cabang Dago Bandung Expanding Access and Customer Reach, Bank INA Inaugurates Dago Branch in Bandung
6 September 2024 September 6, 2024	Tribun Jabar	Perluas Akses layanan, Bank INA Buka Kantor Cabang di Bandung, Perkuat Hubungan dengan Nasabah Expanding Service Access, Bank INA Opens Branch in Bandung, Strengthens Customer Relations
6 September 2024 September 6, 2024	IDN Times	Alasan Bank Milik Salim Grup Buka Kantor Cabang di Bandung Reasons Why Salim Group's Bank Opens Branch in Bandung
6 September 2024 September 6, 2024	Media Indonesia	Bank INA Buka Kantor Cabang Baru di Bandung, Perluas Akses Layanan Bank INA Opens New Branch in Bandung, Expands Service Access
6 September 2024 September 6, 2024	Radar Bandung	Perluas Akses dan Jangkauan Nasabah, Bank INA Resmikan Kantor Cabang Dago Bandung Expanding Access and Customer Reach, Bank INA Inaugurates Dago Branch in Bandung
6 September 2024 September 6, 2024	Jabar Express	Perluas Akses dan Jangkauan Nasabah, Bank INA Resmikan Kantor Cabang (KC) Dago Bandung Expanding Access and Customer Reach, Bank INA Inaugurates Dago Branch (KC) in Bandung
6 September 2024 September 6, 2024	Liputan Indo	Bank INA Buka Kantor Cabang Baru di Bandung, Perluas Akses Layanan Bank INA Opens New Branch in Bandung, Expands Service Access
7 September 2024 September 7, 2024	JPNN	Perluas Jangkauan dan Akses Nasabah, Bank INA Buka Cabang di Dago Bandung Expanding Reach and Access, Bank INA Opens Branch in Dago Bandung
10 September 2024 September 10, 2024	Kompas	Bank INA Resmikan Kantor Cabang di Dago Bandung Bank INA Inaugurates Branch in Dago Bandung
10 September 2024 September 10, 2024	JPNN Jatim	Perluas Layanan, Bank INA Resmikan Kantor Cabang Baru di Bukit Darmo Surabaya Expanding Services, Bank INA Inaugurates New Branch in Bukit Darmo Surabaya
10 September 2024 September 10, 2024	iNews Jatim	Bank INA Perluas Layanan di Surabaya, Resmikan Kantor Cabang Baru di Lokasi Strategis Bank INA Expands Services in Surabaya, Inaugurates New Branch in Strategic Location
10 September 2024 September 10, 2024	RCTI+	Bank INA Perluas Layanan di Surabaya, Resmikan Kantor Cabang Baru di Lokasi Strategis Bank INA Expands Services in Surabaya, Inaugurates New Branch in Strategic Location
10 September 2024 September 10, 2024	VIVA Jatim	Garap Potensi Surabaya, Bank INA Buka Cabang Kedua di Jalan Bukit Darmo Tapping into Surabaya's Potential, Bank INA Opens Second Branch on Bukit Darmo Street
10 September 2024 September 10, 2024	Radar Surabaya	Potensi Market Besar, Bank INA Buka Kantor Cabang Bukit Darmo di Surabaya Barat Large Market Potential, Bank INA Opens Bukit Darmo Branch in West Surabaya
10 September 2024 September 10, 2024	Kilas Jatim	Perluas Jangkauan, Bank INA Resmikan Kantor Cabang Bukit Darmo Surabaya Expanding Reach, Bank INA Inaugurates Bukit Darmo Branch in Surabaya
10 September 2024 September 10, 2024	Kabar Bisnis	Perluas Jangkauan, Bank INA Resmikan Kantor Cabang Bukit Darmo Surabaya Expanding Reach, Bank INA Inaugurates Bukit Darmo Branch in Surabaya
10 September 2024 September 10, 2024	Jawa Pos - Media Visit (Cetak)	Bincang Perbankan Banking Talks
11 September 2024 September 11, 2024	Kontan	Bank INA Gencar Ekspansi Jaringan Kantor Bank INA Intensifies Branch Network Expansion
11 September 2024 September 11, 2024	Business Update	Bank INA Resmikan Kantor Cabang ke-48 di Dago Bandung Bank INA Inaugurates 48 th Branch in Dago Bandung

Tanggal Date	Media	Informasi Information
11 September 2024 September 11, 2024	MSN	Perluas Jangkauan dan Akses Nasabah, Bank INA Buka Cabang di Dago Bandung Expanding Reach and Customer Access, Bank INA Opens Branch in Dago Bandung
11 September 2024 September 11, 2024	Tradingview	Bank INA Gencar Ekspansi Jaringan Kantor Bank INA Intensifies Branch Network Expansion
11 September 2024 September 11, 2024	Tribunnews Surabaya	Perluas Jangkauan, Bank INA Resmikan Kantor Cabang Baru di Surabaya Barat Expanding Reach, Bank INA Inaugurates New Branch in West Surabaya
11 September 2024 September 11, 2024	Kontan	Bank INA Meresmikan Kantor Cabang Bukit Darmo Surabaya Guna Perluas Jangkauan Bank INA Inaugurates Bukit Darmo Branch in Surabaya to Expand Reach
11 September 2024 September 11, 2024	Infobank	Perluas Layanan, Bank INA Buka Kantor Cabang Baru di Surabaya Expanding Services, Bank INA Opens New Branch in Surabaya
11 September 2024 September 11, 2024	SWA	Bank INA Perluas Jangkauan, Resmikan Kantor Cabang Bukit Darmo di Surabaya Bank INA Expands Reach, Inaugurates Bukit Darmo Branch in Surabaya
11 September 2024 September 11, 2024	Warta Ekonomi	Perluas Jangkauan, Bank INA Meresmikan Kantor Cabang Bukit Darmo Surabaya Expanding Reach, Bank INA Inaugurates Bukit Darmo Branch in Surabaya
11 September 2024 September 11, 2024	Pasardana	Perluas Jaringan Layanan Perbankan di Surabaya, Bank INA Resmikan Kantor Cabang Ketiga Expanding Banking Service Network in Surabaya, Bank INA Inaugurates Third Branch
11 September 2024 September 11, 2024	Aktualnews	Perluas Jangkauan, Bank INA Meresmikan Kantor Cabang Bukit Darmo Surabaya Expanding Reach, Bank INA Inaugurates Bukit Darmo Branch in Surabaya
11 September 2024 September 11, 2024	Jatim Pedia	Bank INA Resmikan Kantor Cabang Bukit Darmo Surabaya Bank INA Inaugurates Bukit Darmo Branch in Surabaya
11 September 2024 September 11, 2024	Jakarta Daily	Merupakan Kota Terbesar Kedua di Indonesia, Bank INA Perluas Jangkauan dengan Meresmikan Kantor Cabang Bukit Darmo Surabaya As the Second Largest City in Indonesia, Bank INA Expands Reach by Inaugurating Bukit Darmo Branch in Surabaya
11 September 2024 September 11, 2024	Jawa Pos (Cetak)	Garap Pasar Surabaya, Perbankan Fokus Kredit Segmen Menengah Targeting Surabaya Market, Bank Focuses on Middle-Class Credit
12 September 2024 September 12, 2024	Harian Surya (Cetak)	Bank INA Perluas Layanan Nasabah Bank INA Expands Customer Services
13 September 2024 September 13, 2024	Urban City	Memperluas Jangkauan ke Daerah, Bank INA Resmikan Kantor Cabang Bukit Darmo Surabaya Expanding Reach to Regional Areas, Bank INA Inaugurates Bukit Darmo Branch in Surabaya
4 Oktober 2024 October 4, 2024	Kontan	Layani Nasabah, Bank INA Resmikan Kantor Cabang di Sunter Jakarta Serving Customers, Bank INA Inaugurates Branch in Sunter Jakarta
4 Oktober 2024 October 4, 2024	Infobank	Perluas Layanan, Bank INA Buka Kantor Cabang Baru di Sunter Expanding Services, Bank INA Opens New Branch in Sunter
4 Oktober 2024 October 4, 2024	Warta Ekonomi	Bank INA Hadirkan Layanan Perbankan Terdepan di Jakarta Utara dengan Pembukaan KCP Sunter Bank INA Brings Leading Banking Services to North Jakarta with Sunter Branch Opening
7 Oktober 2024 October 7, 2024	Kompas	Bank INA Buka Kantor Cabang di Sunter Jakarta Utara Bank INA Opens Branch in North Jakarta
11 Oktober 2024 October 11, 2024	Kompas	Perkuat Layanan Fisik, Bank INA Buka Kantor Cabang di BSD Strengthening Physical Services, Bank INA Opens Branch in BSD
11 Oktober 2024 October 11, 2024	Kontan	Bank INA Buka Kantor Cabang Pembantu Anyar di Bumi Serpong Damai (BSD) Bank INA Opens New Sub-Branch in Bumi Serpong Damai (BSD)
11 Oktober 2024 October 11, 2024	Warta Ekonomi	Perkuat Layanan di Jabodetabek, Bank INA Buka Kantor Cabang Pembantu Terbaru di BSD Strengthening Services in Jabodetabek, Bank INA Opens New Sub-Branch in BSD
12 Oktober 2024 October 12, 2024	Suara	Perkuat Layanan di Jabodetabek, Bank INA Buka Kantor Cabang Pembantu Terbaru di BSD Strengthening Services in Jabodetabek, Bank INA Opens New Sub-Branch in BSD
13 Oktober 2024 October 13, 2024	Antaraneews	Bank INA Buka Kantor Cabang Pembantu di BSD Bank INA Opens Sub-Branch in BSD
13 Oktober 2024 October 13, 2024	Infobanknews	Perluas Layanan Nasabah, Bank INA Buka Kantor Cabang Pembantu di BSD Expanding Customer Services, Bank INA Opens Sub-Branch in BSD
29 Oktober 2024 October 29, 2024	Infobanknews	Tingkatkan Kapasitas Digital, Bank INA Rilis Layanan dan Fitur Ini di Binadigital Enhancing Digital Capacity, Bank INA Launches These Services and Features on Binadigital
29 Oktober 2024 October 29, 2024	Bisnis Indonesia	Binadigital Luncurkan Layanan Setor Tunai di Indomaret Binadigital Launches Cash Deposit Service at Indomaret
29 Oktober 2024 October 29, 2024	Kompas	Bank INA Hadirkan Layanan Setor Tunai di Indomaret dan Deposito Via Aplikasi Binadigital Bank INA Introduces Cash Deposit Service at Indomaret and Deposit via Binadigital App
29 Oktober 2024 October 29, 2024	Warta Ekonomi	Binadigital dari Bank INA Hadirkan Layanan Setor Tunai di Indomaret dan Deposito Via Aplikasi Binadigital from Bank INA Offers Cash Deposit Service at Indomaret and Deposit via App



Tanggal Date	Media	Informasi Information
29 Oktober 2024 October 29, 2024	IDX Channel	Gandeng Indomaret, Bank INA (BINA) Permudah Akses Nasabah Lewat Layanan Setor Tunai Partnering with Indomaret, Bank INA (BINA) Simplifies Customer Access with Cash Deposit Service
29 Oktober 2024 October 29, 2024	Liputan6	Ekspansi Bisnis, BINA Tambah Layanan Perbankan Business Expansion, BINA Adds More Banking Services
29 Oktober 2024 October 29, 2024	Kontan	Pengguna Aplikasi Binadigital Bank INA Bisa Setor-Tarik Tunai di Indomaret Binadigital App Users of Bank INA Can Deposit and Withdraw Cash at Indomaret
29 Oktober 2024 October 29, 2024	Suara	Nasabah Binadigital Kini Bisa Setor-Tarik Tunai di Indomaret Binadigital Customers Can Now Deposit and Withdraw Cash at Indomaret
29 Oktober 2024 October 29, 2024	Investor Daily	Binadigital Hadirkan Layanan Lebih Inklusif Binadigital Introduces More Inclusive Services
29 Oktober 2024 October 29, 2024	Indopremier	Gandeng Indomaret, Bank INA (BINA) Permudah Akses Nasabah Lewat Layanan Setor Tunai Partnering with Indomaret, Bank INA (BINA) Facilitates Customer Access via Cash Deposit Service
29 Oktober 2024 October 29, 2024	JPNN	Binadigital Hadirkan Layanan Setor Tunai di Indomaret & Deposito Via Aplikasi Binadigital Offers Cash Deposit Service at Indomaret & Deposit via App
29 Oktober 2024 October 29, 2024	Tunjuk.id	Binadigital Hadirkan Layanan Setor Tunai di Indomaret & Deposito Via Aplikasi Binadigital Offers Cash Deposit Service at Indomaret & Deposit via App
30 Oktober 2024 October 30, 2024	VOI	Binadigital dari Bank INA Hadirkan Layanan Setor Tunai di Indomaret dan Deposito via Aplikasi Binadigital from Bank INA Offers Cash Deposit Service at Indomaret and Deposit via App
31 Oktober 2024 October 31, 2024	SWA	Binadigital dari Bank INA Memudahkan Nasabah Setor Tunai di Indomaret dan Deposito Binadigital from Bank INA Makes It Easy for Customers to Deposit Cash at Indomaret and Make Deposits
31 Oktober 2024 October 31, 2024	Duniafintech	Gokil! Aplikasi Binadigital Permudah Setor-Tarik Uang, Bisa di 22.000 Gerai Indomaret dan Cuma Pakai HP Aja Lho! Crazy! Binadigital App Makes Cash Deposit and Withdrawal Easy, Available at 22,000 Indomaret Outlets and Just Need Your Phone!
1 November 2024 November 1, 2024	Antaranews	Bank INA Hadirkan Layanan Setor-Tarik Tunai di Seluruh Gerai Indomaret Bank INA Offers Cash Deposit and Withdrawal Services at All Indomaret Outlets
3 November 2024 November 3, 2024	Markettrack	Binadigital dari Bank INA Hadirkan Layanan Setor Tunai di Indomaret dan Deposito Via Aplikasi Binadigital from Bank INA Offers Cash Deposit Services at Indomaret and Deposits via App
3 November 2024 November 3, 2024	Lantabursa	Binadigital dari Bank INA Hadirkan Layanan Setor Tunai di Indomaret dan Deposito Via Aplikasi Binadigital from Bank INA Offers Cash Deposit Services at Indomaret and Deposits via App
6 November 2024 November 6, 2024	The Iconomics	Berkolaborasi dengan Sequis AM, Bank INA Melengkapi Kebutuhan Investasi Nasabah Collaborating with Sequis AM, Bank INA Completes Customers' Investment Needs
6 November 2024 November 6, 2024	Media Asuransi News	Bank INA dan Sequis Aset Manajemen Kerja Sama Pemasaran Produk Reksa Dana Bank INA and Sequis Asset Management Collaborate in Marketing Mutual Fund Products
7 November 2024 November 7, 2024	Metroxpose	Bank INA dan Sequis AM Jalin Kerja Sama Pemasaran Produk Reksa Dana Bank INA and Sequis AM Form Marketing Partnership for Mutual Fund Products
7 November 2024 November 7, 2024	Antaranews	Bank INA-Sequis AM Jalin Kerja Sama Penjualan Produk Investasi Bank INA and Sequis AM Form Investment Product Sales Partnership
7 November 2024 November 7, 2024	Liputan6	Diversifikasi Produk Investasi, BINA Gencarkan Pemasaran Reksa Dana Diversifying Investment Products, BINA Accelerates Mutual Fund Marketing
7 November 2024 November 7, 2024	Bisnis Indonesia	Bank INA Gandeng Sequis AM Jualan Reksa Dana Bank INA Partners with Sequis AM to Market Mutual Funds
7 November 2024 November 7, 2024	Kontan	Bank INA dan Sequis Aset Manajemen Kerja Sama Pemasaran Produk Reksa Dana Bank INA and Sequis Asset Management Partner to Market Mutual Fund Products
7 November 2024 November 7, 2024	Investor Daily	Bank INA (BINA) & Sequis AM Jalin Kerja Sama Bank INA (BINA) & Sequis AM Form Partnership
7 November 2024 November 7, 2024	Infobank News	Pasarkan Produk Reksa Dana, Bank INA Kolaborasi dengan Sequis Aset Manajemen Bank INA Collaborates with Sequis Asset Management to Market Mutual Fund Products
7 November 2024 November 7, 2024	Suara	Gandeng Sequis AM, Bank INA Beri Pilihan Investasi Reksa Dana ke Nasabah Partnering with Sequis AM, Bank INA Offers Mutual Fund Investment Options to Customers
7 November 2024 November 7, 2024	Warta Ekonomi	Bank INA Gandeng Sequis Aset Manajemen, Perluas Layanan Investasi Bank INA Partners with Sequis Asset Management to Expand Investment Services
7 November 2024 November 7, 2024	IDX Channel	Gandeng Sequis AM, Bank INA (BINA) Mulai Pasarkan Produk Reksa Dana Partnering with Sequis AM, Bank INA (BINA) Starts Marketing Mutual Fund Products
7 November 2024 November 7, 2024	Lantai Bursa	Bank INA dan Sequis AM Kerja Sama Pemasaran Produk Reksa Dana Bank INA and Sequis AM Partner in Marketing Mutual Fund Products

Tanggal Date	Media	Informasi Information
7 November 2024 November 7, 2024	Ipotnews	Gandeng Sequis AM, Bank Milik Salim Group (BINA) Jadi Agen Penjual Efek Reksa Dana Partnering with Sequis AM, Bank Owned by Salim Group (BINA) Becomes Mutual Fund Sales Agent
7 November 2024 November 7, 2024	Berita Moneter	Gandeng Sequis AM, Bank Milik Salim Group Putuskan Jadi APERD Partnering with Sequis AM, Salim Group's Bank Decides to Become an APERD
7 November 2024 November 7, 2024	Pilar	Bank INA dan Sequis Aset Manajemen Berkolaborasi Pasarkan Produk Reksa Dana untuk Perluas Layanan Nasabah Bank INA and Sequis Asset Management Collaborate to Market Mutual Fund Products to Expand Customer Services
7 November 2024 November 7, 2024	Sumut24	Kerja Sama Pemasaran Produk Reksa Dana: Bank INA dan Sequis Aset Manajemen Marketing Partnership for Mutual Fund Products: Bank INA and Sequis Asset Management
8 November 2024 November 8, 2024	Neraca	Bank INA dan Sequis AM Kerja Sama Penjualan Produk Investasi Bank INA and Sequis AM Form Investment Product Sales Partnership
8 November 2024 November 8, 2024	Economix Buzz	Perluas Pemasaran Produk Reksa Dana, Bank INA Gandeng Sequis AM Expanding Mutual Fund Product Marketing, Bank INA Partners with Sequis AM
8 November 2024 November 8, 2024	Medan Pos	Kerja Sama Pemasaran Produk Reksa Dana: Bank INA dan Sequis Aset Manajemen Marketing Partnership for Mutual Fund Products: Bank INA and Sequis Asset Management
9 November 2024 November 9, 2024	Infobank News	Bank INA Kerja Sama dengan Kliring Berjangka Indonesia jadi Bank Penyimpan Dana Margin Bank INA Partners with Kliring Berjangka Indonesia to Become a Margin Fund Custodian Bank
14 November 2024 November 14, 2024	Koran Merapi	Bank INA Pengumuman Kedua Lelang Eksekusi Hak Tanggungan Pt Ardhipuri Bintang Bank INA Announces Second Auction for Execution of Mortgage Rights of PT Ardhipuri Bintang
15 November 2024 November 15, 2024	Media Asuransi	PT Bank Ina Perdana Tbk Raih Posisi Ketiga PT Bank Ina Perdana Tbk Achieves Third Place
29 November 2024 November 29, 2024	Kompas	Bank INA dan Sequis Aset Manajemen Kerja Sama Pasarkan Reksa Dana Bank INA and Sequis Asset Management Collaborate to Market Mutual Fund Products
3 Desember 2024 December 3, 2024	Jatim Pedia	Bank INA Lewat Produk Bina Digital Bekerja sama dengan PEDALINDO di Sidoarjo Bank INA Partners with PEDALINDO in Sidoarjo Through Bina Digital Product
3 Desember 2024 December 3, 2024	Wmhg.org	Nasabah Bina Digital Kini Bisa Setor- Tarik Tunai di Indomaret Bina Digital Customers Can Now Deposit and Withdraw Cash at Indomaret
12 Desember 2024 December 12, 2024	Pasar Dana	Anak Usaha BIPP Raih Fasilitas Kredit dari Bank Ina Sebesar Rp74 Miliar A Subsidiary of BIPP Secures a Credit Facility of Rp74 Billion from Bank INA
14 Desember 2024 December 14, 2024	wmhg.org	Gandeng Sequis AM, Bank Ina Beri Pilihan Investasi Reksa Dana ke Nasabah Partnering with Sequis AM, Bank INA Offers Mutual Fund Investment Options to Customers
16 Desember 2024 December 16, 2024	Infobank News	Perluas Layanan Nasabah, Bank INA Resmikan KCP Pondok Indah Bank INA Expands Customer Service with the Opening of Pondok Indah Branch Office
16 Desember 2024 December 16, 2024	Warta Ekonomi	Ekspansi Layanan! Bank INA Resmikan KCP Baru dan Perkuat Digitalisasi Service Expansion! Bank INA Opens New Branch and Strengthens Digitalization
17 Desember 2024 December 17, 2024	id.tradingview.com	Perkuat Layanan, Bank INA Resmikan Kantor Cabang Pondok Indah Bank INA Strengthens Services with the Opening of Pondok Indah Branch Office
17 Desember 2024 December 17, 2024	Kontan	Perkuat Layanan, Bank INA Resmikan Kantor Cabang Pondok Indah Bank INA Strengthens Services with the Opening of Pondok Indah Branch Office
17 Desember 2024 December 17, 2024	IndoPos	Ngebound Bank INA, Entitas Bhuwanatala Jaminkan Aset Rp74 Miliar Bank INA Bound by Bhuwanatala Entity with Rp74 Billion Asset Collateral
17 Desember 2024 December 17, 2024	Berita Moneter	Anak Usaha BIPP Raih Kredit Bank Ina Perdana Rp74 Miliar BIPP Subsidiary Receives Rp74 Billion Credit from Bank INA Perdana
20 Desember 2024 December 20, 2024	wmhg.org	Bank INA Milik Konglomerat Salim Catat Kenaikan Kredit Macet Hampir 5% Bank INA, Owned by Salim Group, Reports a 5% Increase in Non-Performing Loans
24 Desember 2024 December 24, 2024	Radar Bali	Bank INA Member of Salim Group Bisnis Semeton Makin Untung Dengan Tabina Bisnis Bank INA, Member of Salim Group, Sees Business Success with Tabina Business
24 Desember 2024 December 24, 2024	Karawang Bekasi Ekspres	Indomaret dan Bank INA Bersinergi Turunkan Angka Stunting Indomaret and Bank INA Collaborate to Reduce Stunting Rates
24 Desember 2024 December 24, 2024	Karawang Bekasi Disway	Indomaret dan Bank INA Bersinergi Turunkan Angka Stunting, Bagikan 125 Paket Nutrisi di Kota Bekasi Indomaret and Bank INA Collaborate to Reduce Stunting, Distribute 125 Nutritional Packages in Bekasi City
31 Desember 2024 December 31, 2024	Karawang Bekasi Disway	Dukung Generasi Sehat & Kuat, Indomaret dan Bank INA Bagikan 125 Paket Nutrisi di Kabupaten Bekasi Supporting a Healthy and Strong Generation, Indomaret and Bank INA Distribute 125 Nutritional Packages in Bekasi Regency



Kode Etik [ESG-G.07]

Code of Conducts

Bank INA memiliki Pedoman Kode Etik yang ditetapkan pada 29 Maret 2019 sebagai acuan bagi karyawan dalam menjalankan tugas dan mengambil keputusan. Pedoman ini bertujuan menciptakan lingkungan kerja yang harmonis dan profesional serta memastikan pelayanan optimal kepada nasabah.

Isi Kode Etik

Isi Kode Etik Bank INA membahas mengenai:

1. Prinsip Dasar Sikap dan Perilaku;
2. Tanggung Jawab Karyawan terhadap Perusahaan/Nasabah/Rekanan;
3. Penggunaan dan Perlindungan terhadap Peralatan dan Fasilitas Perusahaan;
4. Hak terhadap *Intellectual Property* dan Penggunaan Nama dan Logo Perusahaan Aktivitas Politik;
5. Penerimaan dan Pemberian Hadiah;
6. Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme;
7. *Insider Trading*;
8. Pelecehan Seksual;
9. Transaksi dengan Perusahaan Afiliasi; dan
10. Lain-lain.

Penerapan Kode Etik pada Setiap Jenjang Organisasi

Kode Etik wajib dipatuhi oleh seluruh insan Bank INA di seluruh jenjang organisasi, termasuk Dewan Komisaris, Direksi, dan Pejabat Eksekutif. Oleh karena itu, seluruh insan Bank atas kesadarannya menandatangani “Janji Karyawan, Deklarasi Pernyataan *Anti-Fraud*, Surat Pernyataan Penghindaran Benturan Kepentingan, Kode Etik Perilaku Karyawan dan Deklarasi Pakta Integritas”.

Penyebarluasan dan Sosialisasi

Satuan Kerja Kepatuhan secara berkala dan menyeluruh menyebarluaskan serta menyosialisasikan Kode Etik. Kegiatan ini dilakukan secara langsung atau melalui media komunikasi Bank, seperti intranet, grup WhatsApp, media sosial, dan kegiatan internal di masing-masing unit kerja.

Sanksi Pelanggaran Kode Etik

Setiap pelanggaran terkait Kode Etik Bank akan diproses, ditindaklanjuti, dan diberikan sanksi sesuai dengan tingkat pelanggarannya. Adapun sanksi yang diberikan oleh Bank INA terkait pelanggaran Kode Etik diungkapkan sebagai berikut.

Bank INA has a Code of Conduct Guidelines established on March 29, 2019 as guidelines for employees in carrying out their duties and making decision. This guidelines aim to create a harmonious and professional work environment, as well as ensuring an optimum services to the customers.

Contents of Code of Conduct

The content of Bank INA's Code of Conduct discusses about:

1. Basic Principles of Attitude and Behavior;
2. Employee Responsibilities to Companies/Customers/Partners;
3. Use and Protection of Company Equipment and Facilities;
4. Rights Against Intellectual Property and Use of Company Names and Logos of Political Activity;
5. Acceptance and Giving of Gifts;
6. Anti-Money Laundering and Counter-Terrorism Financing Program;
7. Insider Trading;
8. Sexual harassment;
9. Transactions with Affiliated Companies; and
10. Others.

Applying Code of Conduct at Every Level of the Organization

The Code of Conduct must be adhered by all Bank INA personnel at every level of the organization, including the Board of Commissioners, Board of Directors, and Executive Officers. Therefore, all Bank personnel consciously sign the “Employee Pledge, Anti-Fraud Statement Declaration, Conflict of Interest Avoidance Statement, Employee Code of Conduct, and Integrity Pact Declaration”.

Dissemination and Socialization

The Compliance Work Unit regularly and thoroughly disseminates and socializes the Code of Conduct. These activities are carried out directly or through the Bank's internal communication media, such as intranet, WhatsApp Group, social media, and internal activities in each work unit.

Sanctions for Violation of the Code of Conduct

Any violation related to the Bank's Code of Conduct will be processed, follow-up, and given sanction according to the violation level. Sanction provided by Bank INA in relation to the violation of the Code of Conduct is disclosed as follows.

Kategori Pelanggaran Violation Category	Sanksi Sanction	Jangka Waktu Time Period	Implikasi Implications
Pelanggaran Tingkat I (Ringan) Grade I (Minor) Violation	Surat Teguran/Peringatan Pertama (SP 1) First Warning Letter (SP 1)	6 bulan 6 months	Pengurangan nilai kinerja. Reduction in performance scores.
Pelanggaran Tingkat II (Sedang) Grade II (Moderate) Violation	Surat Peringatan (SP 2) Reprimand Letter (SP 2)	6 bulan 6 months	• Pengurangan nilai <i>Performance Appraisal</i> (PA); serta • Penundaan fasilitas pinjaman karyawan. • Reduction of <i>Performance Appraisal</i> (PA) score; as well as • Postponement of employee loan facilities.
Pelanggaran Tingkat III (Sedang) Grade III (Moderate) Violation	Surat Peringatan (SP 3) Reprimand Letter (SP 3)	6 bulan 6 months	• Pengurangan nilai PA; • Penundaan kenaikan gaji; serta • Penundaan promosi (jabatan dan <i>grade</i>).
Pelanggaran Tingkat IV - (Pertama dan Terakhir) Level IV Violation – (First and Final)			Dan dimungkinkan untuk: • Demosi (jabatan/<i>grade</i>/pangkat/gaji). • Penonaktifan dari jabatan. • Skorsing Reduction of PA score; • Postponement of salary increase; and • Postponement of promotion (position and <i>grade</i>). And possibly: • Demotion (position/<i>grade</i>/rank/salary). • Deactivation from position. • Suspension
Pelanggaran Tingkat V Penyimpangan (Fraud) dan Pelanggaran Berat Grade V Violation – Deviance (Fraud) and Serious Violation	Pemutusan Hubungan Kerja (PHK) Termination of Employment (PHK)	-	Dapat diproses secara hukum. Can be processed legally.

Jumlah Pelanggaran

Tidak terdapat pengaduan terkait pelanggaran Kode Etik, baik yang dilakukan oleh Manajemen ataupun karyawan Bank, selama tahun 2024.

Number of Violations

There was no complaint related to violation of the Code of Conduct committed by the Management or Bank employee throughout 2024.

Program Anti Pencucian Uang,
Pencegahan Pendanaan Terorisme,
dan Pencegahan Pendanaan Proliferasi
Senjata Pemusnah Massal

Anti-Money Laundering, Counter-Terrorist Financing, and
Counter-Proliferation Financing of Weapons of Mass Destruction

Satuan Kerja Kepatuhan memiliki peran krusial dalam menerapkan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU-PPT dan PPPSPM). Program ini dijalankan secara menyeluruh di seluruh internal Bank untuk meminimalkan risiko hukum terkait pencucian uang, pendanaan terorisme, dan proliferasi senjata pemusnah massal. Untuk meningkatkan efektivitas Program APU-PPT dan PPPSPM serta membangun kesadaran dan pemahaman di kalangan karyawan, Bank secara rutin mengadakan pelatihan dan

The Compliance Work Unit plays a crucial role in implementing the Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction (AML-CTF and CPF) Program. This program is implemented thoroughly within the Bank’s internal to minimize the legal risks related to money laundering, terrorism financing, and proliferation of weapons of mass destruction. In order to improve the effectiveness of the AML-CTF and CPF Program, as well as building employees’ awareness and understanding, the Bank regularly held



sosialisasi. Kegiatan ini mencakup karyawan baru dan lama, serta memastikan bahwa semua pegawai memiliki pengetahuan yang kuat mengenai kebijakan dan prosedur yang harus diikuti.

Selama tahun 2024, Bank telah melakukan kegiatan terkait Program APU-PPT dan PPPSPM yang mencakup:

1. Memiliki *data sanction list*;
2. Menyampaikan pelaporan kepada regulator;
3. Pemantauan transaksi nasabah;
5. Pelatihan kepada karyawan Bank, termasuk karyawan *frontliner* dan karyawan baru;
6. *Review* kebijakan dan prosedur APU-PPT dan PPPSPM;
7. Sosialisasi kepada seluruh masyarakat melalui media resmi Bank mengenai larangan perjudian *online* dan *daring*, serta larangan untuk jual beli rekening; dan
8. Hal lainnya yang mendukung terciptanya program APU-PPT dan PPPSPM sesuai dengan amanat peraturan perundang-undangan yang berlaku.

trainings and dissemination. These activities involved both the new and old employees, and ensure that all employees have the strong knowledge on the policies and procedures to follow.

Throughout 2024, the Bank has conducted activities related to the AML-CTF and CPF, including:

1. Possess sanction list data;
2. Submit reporting to the regulator;
3. Monitoring of customer transactions;
5. Training for Bank employees, including frontliner employees and new employees;
6. Review of AML-CFT and PPPSPM policies and procedures;
7. Public socialization through the Bank's official media regarding the prohibition of online and offline gambling, as well as the prohibition on the buying and selling of accounts; and
8. Other matters that support the creation of the AML-CFT and PPPSPM programs in accordance with the mandate of applicable laws and regulations.

Strategi Anti-Fraud

Anti-Fraud Strategy

Bank INA menerapkan strategi *anti-fraud* berdasarkan Peraturan Otoritas Jasa Keuangan No. 12 tahun 2024 tentang Penerapan Strategi *Anti-Fraud* bagi Lembaga Jasa Keuangan. Dalam implementasinya, Bank secara konsisten mengawasi potensi *fraud*, kolusi, dan penyalahgunaan wewenang oleh manajemen maupun karyawan. Salah satu langkah yang diterapkan adalah pemeriksaan informasi debitur (*iDeb*) secara berkala, sebagai bagian dari penerapan prinsip *Know Your Employee* dan Strategi *Anti-Fraud*. Ketentuan ini tertuang dalam Kebijakan dan Prosedur Strategi *Anti-Fraud* No. KEB/RMG/13/03/0923 tanggal 6 Oktober 2023, yang merupakan penyempurnaan dari versi sebelumnya, No. RMG/13/02/0621 tanggal 1 Juli 2021.

Pemeriksaan informasi debitur bertujuan untuk mencegah potensi kredit macet di kalangan pengurus dan karyawan serta mengurangi tekanan finansial yang dapat memicu *fraud*. Sebagai langkah pencegahan dari aspek sumber daya manusia (SDM), Bank juga menerapkan kebijakan pengenalan karyawan, sebagaimana diatur dalam Kebijakan dan Prosedur Strategi *Anti-Fraud* No. KEB/RMG/13/03/0923 dan Kebijakan Perencanaan Tenaga Kerja, Prosedur Rekrutmen, dan Penerimaan Karyawan No. SDM/003/0519 yang diterbitkan pada Mei 2019.

Sementara itu, upaya yang telah dilakukan Bank INA dalam mencegah terjadinya *fraud*:

1. Mendorong penerapan budaya *anti-fraud* bagi karyawan dengan melakukan sosialisasi budaya *anti-fraud* secara rutin, meliputi Kebijakan Kode Etik Bank, sistem pengendalian internal, Kebijakan *Whistleblowing*, penerapan sanksi tindak

Bank INA implements anti-fraud strategy based on the Financial Services Authority Regulation No. 12 of 2024 concerning the Implementation of Anti-Fraud Strategies for Financial Service Institutions. In the implementation, Bank consistently monitors the potential for fraud, collusion, and abuse of authority committed by the Management or employees. One of the measure in place is by checking the debtor information (*iDeb*) periodically, as part of the implementation of Know Your Employee principle and Anti-Fraud Strategy. These provisions have been stated in Anti-Fraud Strategy Policy and Procedure No. KEB/RMG/13/03/0923 dated October 6, 2023 which is an improvement of the previous version, No. RMG/13/02/0621 dated July 1, 2021.

Checking debtor information also aims to prevent possibility of bad debts among the management and employees, as well as avoiding the financial pressure that may trigger fraud. As a preventive measure from the aspect of human resources (HR), the Bank is also implementing the employee recognition policy, as regulated in the Anti-Fraud Strategy Policy and Procedures No. KEB/RMG/13/03/0923 and Workforce Planning Policy, Recruitment Procedures, and Employee Acceptance No. SDM/003/0519 issued in May 2019.

Meanwhile, efforts made by Bank INA in preventing fraud, is as follows:

1. Encourage the implementation of an anti-fraud culture for employees, by conducting regular dissemination of anti-fraud culture, including the Bank's Code of Ethics Policy, internal control system, Whistleblowing Policy, imposition of fraud

fraud, dan materi lain yang dianggap relevan. Hal tersebut juga dilakukan dalam rangka meningkatkan kesadaran, kewaspadaan terhadap *fraud*, dan menumbuhkan budaya *anti-fraud* Bank INA. Sosialisasi *Anti-Fraud* dilakukan secara rutin dan berkala, yang dilakukan melalui himbauan pada layar desktop laptop, *Flyer* di Kantor Cabang dan secara rutin di *Induction* karyawan.

Adapun pembahasan yang dilakukan dalam Sosialisasi *Anti-Fraud* sebagai berikut.

- a. Unsur-Unsur *Fraud*
Kesengajaan, keuntungan pribadi atau pihak lain, penyalahgunaan (properti/peraturan/data/dana perusahaan atau dana pihak ketiga/wewenang), merugikan perusahaan atau yang berpotensi merugikan perusahaan.
- b. Dampak *Fraud*
Fraud yang terjadi di Bank berdampak terjadinya kerugian finansial, reputasi dan menimbulkan ketidakpercayaan dari masyarakat.
- c. Anti-Fraud Awareness
Merupakan upaya untuk menumbuhkan kesadaran mengenai pentingnya pencegahan *fraud* oleh seluruh pihak terkait dengan melalui kepemimpinan yang baik dan didukung dengan *Anti-Fraud Awareness* di masing-masing organ Bank, diharapkan dapat menumbuhkan sikap sadar akan pentingnya pengendalian terhadap *fraud*.
- d. Identifikasi Kerawanan
Merupakan proses manajemen risiko untuk mengidentifikasi, menganalisis, dan menilai potensi risiko terjadinya *fraud*. Secara umum, identifikasi kerawanan bertujuan mengidentifikasi risiko terjadinya *fraud* yang melekat pada setiap aktivitas yang berpotensi merugikan Bank.
- e. Prinsip *Know Your Employee*
Sebagai upaya pencegahan terjadinya *fraud*, Kebijakan *Know Your Employee* menjadi upaya pengendalian dari aspek SDM. Kebijakan *Know Your Employee* yang dimiliki Bank paling kurang mencakup:
 - 1) Sistem dan prosedur rekrutmen yang efektif. Melalui sistem ini diharapkan dapat diperoleh gambaran mengenai rekam jejak calon karyawan (*pre employee screening*) secara lengkap dan akurat;
 - 2) Sistem seleksi yang dilengkapi kualifikasi yang tepat dengan mempertimbangkan risiko, serta ditetapkan secara objektif dan transparan. Sistem tersebut harus menjangkau pelaksanaan promosi maupun mutasi, termasuk penempatan pada posisi yang memiliki risiko tinggi terhadap *fraud*;
 - 3) Kebijakan *Know Your Employee*, antara lain mencakup pengenalan dan pemantauan karakter, perilaku, dan gaya hidup karyawan;
 - 4) Indikator *fraud* (*red flag*), yaitu suatu bentuk sinyal terhadap adanya kemungkinan *fraud*. *Red flag* bukan menunjukkan sudah pasti terjadi tindak *fraud*, namun hanya merupakan sinyal peringatan untuk diketahui lebih lanjut, seperti:
 - a) Terjadinya penyimpangan akuntansi;
 - b) Adanya pelanggaran pengendalian internal;

sanctions, and other materials deemed relevant. This is also done in order to increase awareness, vigilance against fraud, and foster Bank INA's anti-fraud culture. The Anti-Fraud dissemination is conducted regularly and periodically, through reminders on laptop desktop screens, *Flyers* at branch offices, and regularly during employee induction.

The discussion topics in the Anti-Fraud Dissemination event are as follows.

- a. Elements of Fraud
Intentional acts, personal or third-party gain, misuse (company property/regulations/data/funds or third-party funds/authority), causing harm or potentially harming to the company.
- b. Impact of Fraud
Fraud occurring in the Bank leading to financial losses, reputational damage, and leads to a loss of public trust.
- c. Anti-Fraud Awareness
Is an effort to raise awareness on the importance of fraud prevention by all related parties, through good leadership and supported by Anti-Fraud Awareness in every Bank's organ, expected to foster an awareness on the importance of control on fraud.
- d. Identification of Vulnerability
Is a risk management process to identify, analyze, and assess the potential fraud risk. In general, identification of vulnerability is intended to identify the risk of fraud inherent in every activity that has the potential to harm the Bank.
- e. Know Your Employee Principle
As an effort to prevent fraud, the Know Your Employee Policy is a control effort from the Human Resources aspect. The Bank's Know Your Employee policy includes at least:
 - 1) Effective recruitment systems and procedures. Through this system, it is expected that a complete and accurate picture of the track record of prospective employees (pre-employee screening) can be obtained;
 - 2) A selection system that is equipped with the right qualifications by considering risks, and is determined objectively and transparently. The system must cover the implementation of promotions and transfers, including placement in positions that have a high risk of fraud;
 - 3) Know Your Employee policy includes recognizing and monitoring employees' character, behavior and lifestyle;
 - 4) Fraud indicator (*red flag*), which is a form of signal to the possibility of fraud. Red flags do not indicate that fraud has definitely occurred, but only a warning signal for further information, such as:
 - a) Occurrence of accounting irregularities;
 - b) Existence of internal control violations;



- c) Adanya penyimpangan analitikal;
 - d) Adanya perubahan gaya hidup berlebihan; dan
 - e) Perilaku yang tidak wajar.
2. Perangkat-perangkat dalam rangka mengidentifikasi dan menemukan kejadian *Fraud* dalam kegiatan usaha Bank, yang mencakup paling kurang:
- a. Kebijakan dan mekanisme *whistleblowing*;
 - b. *Surprise Audit*;
 - c. *Surveillance System*; dan
 - d. Implementasi LED.
3. Investigasi *Fraud*
Dilakukan untuk mengidentifikasi *fraud* yang terjadi secara komprehensif dan melibatkan antara lain Tim Penanganan *Fraud*, Satuan Kerja Audit Internal, Pihak berwajib/kepolisian.

Informasi terkait data kasus internal *fraud* Bank INA selama tahun 2024 disajikan dalam tabel berikut.

- c) Occurrence of analytical irregularities;
 - d) Existence of excessive lifestyle changes; and
 - e) Unreasonable behavior.
2. Tools used to identify and detect incidents of *Fraud* in the Bank's business activities, which include at a minimum:
- a. Policy and mechanism of *whistleblowing*;
 - b. *Surprise Audit*;
 - c. *Surveillance System*; and
 - d. Implementation of LED.
3. *Fraud Investigation*
Conducted to comprehensively identify *fraud* occurrences and involves, among others, *Fraud Handling Team*, *Internal Audit Unit*, and law enforcement/police authorities.

Information related to the Bank INA's internal *fraud* case date throughout 2024 is disclosed in the following table.

Uraian Description	Jumlah Kasus yang Dilakukan oleh Number of Cases Committed					
	Pengurus Manager		Pegawai Tetap Permanent Officer		Pegawai Tidak Tetap Non-Permanent Officer	
	2024	2023	2024	2023	2024	2023
Total <i>Fraud</i> Total <i>Fraud</i>	Nihil None	Nihil None	Nihil None	2	Nihil None	Nihil None
Telah Diselesaikan Already settled	Nihil None	Nihil None	Nihil None	1	Nihil None	Nihil None
Dalam Proses Penyelesaian Internal Bank In the Bank's Internal Settlement Process	Nihil None	Nihil None	Nihil None	Nihil None	Nihil None	Nihil None
Belum Diupayakan Penyelesaian Not Resolved Yet	Nihil None	Nihil None	Nihil None	Nihil None	Nihil None	Nihil None
Telah Ditindaklanjuti melalui Proses Hukum Has Been Followed Up through Legal Process	Nihil None	Nihil None	Nihil None	1	Nihil None	Nihil None

Sistem Pelaporan Pelanggaran Whistleblowing System

Sistem pelaporan pelanggaran (*whistleblowing system*/WBS) diterapkan untuk menciptakan lingkungan kerja yang transparan, mendorong karyawan untuk melaporkan pelanggaran tanpa rasa takut, serta memastikan penanganan pelanggaran secara cepat dan efektif. Penerapan WBS di Bank mengacu pada Sistem Pelaporan Pelanggaran No. SK/DIR/005/2021 yang mengatur tentang Tim Penanganan *Whistleblower*.

The *whistleblowing system* (WBS) is implemented to create a transparent work environment, encourage the employee to report any violation without fear, as well as ensuring a quick and effective handling of the violation. The implementation of WBS in the Bank refers to the *Whistleblower Reporting System* No. SK/DIR/005/2021 that regulates *Whistleblower Handling Team*.

Pihak yang Mengelola Sistem Pelaporan Pelanggaran

Bank menunjuk Fungsi *Whistleblowing* untuk mengelola sistem WBS. Fungsi ini merupakan bagian dari SKAI yang beroperasi secara independen dari aktivitas operasional Bank serta memiliki kewenangan untuk berkomunikasi dan mengakses seluruh unit dan divisi Bank.

Cara Penyampaian Laporan Pelanggaran

Setiap karyawan memiliki hak yang sama untuk melaporkan pelanggaran. Bank menyediakan prosedur pelaporan melalui email antifraud_skai@bankina.co.id dan telepon +62 21 252 5678 Ext. 3800. Seluruh laporan dikelola dengan transparansi dan profesionalisme oleh Fungsi *Whistleblowing* dan SKAI. Selain itu, Bank juga menyediakan *hotline* yang menjamin keamanan dan kerahasiaan laporan.

Mekanisme Penyampaian Laporan

Laporan pelanggaran harus mencakup latar belakang dan kronologi kejadian, termasuk tanggal-tanggal penting. Pelapor juga harus menyampaikan informasi yang rinci dan spesifik serta mencantumkan potensi dampak pelanggaran terhadap individu, unit, atau reputasi Bank. Informasi yang lengkap akan mempercepat proses investigasi dan tindak lanjut.

Perlindungan bagi Pelapor

Bank berkomitmen untuk melindungi pelapor guna menciptakan lingkungan kerja yang transparan dan kondusif. Perlindungan ini bertujuan agar karyawan merasa aman dalam melaporkan pelanggaran. Berdasarkan pertimbangan internal, perlindungan diberikan kepada pelapor dengan kategori *Partial Anonymity* dan *Full Disclosure*. Selama proses penyelidikan, Bank secara rutin menginformasikan perkembangan penyelidikan kepada pelapor. Selain itu, Bank memastikan Fungsi *Whistleblowing* menjaga kerahasiaan laporan dan hanya mengungkapkan informasi kepada pelapor atau pihak yang berwenang menangani laporan tersebut.

Mekanisme Tindak Lanjut Laporan

Setiap laporan pelanggaran akan ditindaklanjuti secara profesional oleh SKAI. Penyelidikan selanjutnya dilakukan oleh unit atau divisi terkait melalui identifikasi, pemeriksaan, dan analisis hasil temuan dengan koordinasi Komite Audit. Jika pelanggaran yang ditemukan tergolong berat, Bank berhak melaporkannya kepada pihak berwenang.

The Party Who Manages the Whistleblowing System

The Bank appoints a Whistleblowing Function to manage the WBS system. This function is a part of SKAI that operates independently of the Bank's operational activities, and has the authority to communicate and to access all units/divisions of the Bank.

How to Submit a Violation Report

Every employee has the same rights to report violation. The Bank provides a reporting procedure via e-mail, namely antifraud_skai@bankina.co.id and telephone at +62 21 252 5678 Ext. 3800. All reporting are managed with transparency and professionalism by the Whistleblowing Function and SKAI. The Bank also provides a hotline, guaranteeing security and confidentiality of the report.

Report Submission Mechanism

Violation report must include the background and chronology of the incident, including the important dates. The reporter also need to submit detailed and specific information, as well as stating the potential impact of the violation to individual, unit, or Bank's reputation. A complete information will speed up the investigation and follow-up processes.

Protection for Reporters

The Bank is committed to protect the reporter to create a transparent and conducive work environment. This protection aims to feel safe in reporting any violation. Based on internal consideration, the protection is provided for reporter with *Partial Anonymity* and *Full Disclosure* categories. During the investigation process, the Bank regularly inform the progress of the investigation to the reporter. In addition, the Bank ensures the Whistleblowing Function maintain the confidentiality of the report and only disclose the information to the reporter or the parties authorized to handle the report.

Report Follow Up Mechanism

Every violation report will be followed up professionally by SKAI. The next investigation will be carried out by the related unit or division through identification, examination, and analysis of the findings by coordinating with Audit Committee. If the violation found is considered as serious, the Bank has the rights to report it to the authorities.



Sosialisasi dan Upaya Peningkatan Kualitas Sistem Pelaporan Pelanggaran

Bank berupaya meningkatkan kualitas WBS melalui sosialisasi yang komprehensif kepada seluruh organ Bank. Upaya ini dilakukan melalui berbagai kegiatan internal dan *e-mail blast*. Sosialisasi dilakukan secara berkelanjutan guna menciptakan lingkungan kerja yang aman dan kondusif serta mendorong karyawan melaporkan potensi pelanggaran tanpa rasa takut.

Laporan Pengaduan

Informasi terkait laporan pengaduan yang diterima oleh Bank di sepanjang tahun 2024 diungkapkan pada tabel berikut.

Jenis Pengaduan Type of Complaint	Jumlah Pengaduan Number of Complaints	Tindak Lanjut Follow-up		
		Belum Diproses Not Processed	Dalam Proses In the Process	Selesai Finished
Internal	-	-	-	-
Eksternal External	7	-	-	7

Dissemination and Efforts to Improve the Quality of the Whistleblowing System

The Banks strives to improve the quality of WBS through comprehensive dissemination to all Bank's organs. This is conducted through various internal activities or e-mail blasts. The dissemination is carried out on an ongoing basis to create a safe and conducive work environment, as well as encourage employees to report potential violations without fear.

Complaint Report

Information related to the violation report received by the Bank throughout 2024, is disclosed in the following table.

Transparansi Kondisi Keuangan dan Non-Keuangan Bank

Transparency of the Bank's Financial and Non-Financial Conditions

Bank INA telah melakukan transparansi terhadap Laporan Tahunan (keuangan dan non-keuangan) serta Laporan Keuangan Publikasi Triwulanan dan Laporan Keuangan Publikasi Bulanan dengan tepat waktu dan dipublikasikan di situs web Bank.

Bank INA has carried out transparency on Annual Reports (financial and non-financial) as well as Quarterly Published Financial Reports and Monthly Published Financial Reports in a timely manner and published on the Bank's website.

Pengungkapan Aspek Lainnya

Disclosure of Other Aspects

Kebijakan Anti-Korupsi dan Gratifikasi [ESG-G.07]

Bank menerapkan Kebijakan Anti-Korupsi secara menyeluruh sebagai wujud komitmen menciptakan lingkungan kerja yang bebas dari korupsi, kolusi, dan nepotisme. Sebagai bagian dari upaya pencegahan, Bank berkomitmen menghindari gratifikasi dalam bentuk apa pun, termasuk pemberian dari nasabah, vendor, mitra

Anti-Corruption and Gratification Policy [ESG-G.07]

The Bank implements a comprehensive Anti-Corruption Policy as a form of commitment to create a work environment free of corruption, collusion and nepotism. As a part of the prevention efforts, the Bank is committed to avoid any form of gratuities, including gifts from customers, vendors, business partners, or

usaha, atau pihak ketiga lainnya atas layanan yang telah diberikan. Selain itu, Bank rutin melakukan sosialisasi terkait gratifikasi kepada seluruh karyawan guna meminimalkan risiko pelanggaran. Komitmen ini diperkuat dengan Deklarasi Pakta Integritas Anti-Gratifikasi, Suap, Korupsi, Perjudian, *Fraud*, dan Kejahatan Lainnya pada 27 Agustus 2024.

other third parties for the services that have been provided. In addition, the Bank periodically conducts dissemination related to gratuities to all employees to minimize the violation risk. This commitment is further enforced with the Integrity Pact Declaration of Anti-Gratuity, Bribery, Corruption, Gambling, Fraud and Other Crimes on August 27, 2024.

Laporan Penerimaan Hadiah dari Pihak Ketiga

Dewan Komisaris, Direksi, Pejabat Eksekutif, dan karyawan Bank tidak menerima hadiah atau gratifikasi dalam bentuk apa pun dari pihak eksternal sepanjang tahun 2024.

Report of Acceptance of Gifts from Third Parties

The Board of Commissioners, Board of Directors, Executive Officers, and employees of the Bank did not receive gifts or any form of gratuity from external party throughout 2024.

Kebijakan Pengadaan Barang dan Jasa

Kebijakan pengadaan barang dan jasa Bank INA diatur dalam Surat Keputusan No. UM/016/01/1221 Versi 2.0 tanggal 20 Desember 2021. Kebijakan ini mencakup prosedur pengadaan, penunjukan mitra bisnis atau pihak ketiga, serta mekanisme pembayaran.

Goods and Services Procurement Policy

The goods and services procurement policy of Bank INA is regulated in Decision No. UM/016/01/1221 Version 2.0 dated December 20, 2021. The policy covers the procurement procedures, appointment of business partners or third parties, as well as the payment mechanism.

Informasi tentang Buy Back Saham dan Buy Back Obligasi

Bank tidak melakukan tindakan *buy back* saham dan *buy back* obligasi selama tahun 2024.

Information about Share Buy Back and Bond Buy Back

The Bank did not perform any buy back action of shares or bonds throughout 2024.

Penyediaan Dana kepada Pihak Terkait dan Dana Besar

Bank melakukan penyediaan dana kepada pihak terkait dan dana besar dengan pertimbangan matang serta mengedepankan prinsip kehati-hatian. Kebijakan ini merujuk pada Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2019 tanggal 19 Desember 2019 tentang Batas Maksimum Pemberian Kredit (BMPK) dan Penyediaan Dana Besar bagi Bank Umum. Wewenang penyediaan dana ini juga dimiliki oleh Komisaris Independen dengan mempertimbangkan ketentuan Bank Indonesia mengenai BMPK.

Provision of Funds to Related Parties and Large Exposure

The Bank performs provision of funds to related parties and large exposure with careful consideration and prioritizes the prudential principle. This policy refers to the Financial Services Authority Regulation No. 38/POJK.03/2019 dated December 19, 2019 on Legal Lending Limit (LLL) and Provision of Large Exposure for Commercial Banks. The Independent Commissioner also has the provision of funds authority by considering Bank Indonesia's provisions regarding the Legal Lending Limit (LLL).

Informasi penyediaan dana kepada pihak terkait dan dana besar sepanjang tahun 2024 disajikan dalam tabel berikut.

Information on the provision of funds to related parties and large exposure throughout 2024 is presented in below table.

Penyediaan Dana	Jumlah Total		Provision of Funds
	Debitur Debtor	Nominal (Jutaan Rupiah) (Million Rupiah)	
Kepada Pihak Terkait	23	213,30	To Related Parties
Kepada Debitur Inti	25	5.083,55	To Core Debtors
a. Individu	25	5.083,55	a. Individuals
b. Grup	-	-	b. Group



Kredit yang Direstrukturasikan

Penerapan kebijakan terkait kredit yang direstrukturasikan merujuk pada debitur yang terdampak Covid-19. Kebijakan ini mengacu pada Peraturan Otoritas Jasa Keuangan No. 17/POJK.03/2021 yang merupakan Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Penyebaran Covid-19. Pada tahun 2024, Bank telah melakukan restrukturisasi melalui perpanjangan dan penurunan suku bunga sebesar Rp129,71 miliar untuk debitur terdampak Covid-19 dan sebesar Rp614,05 miliar untuk debitur non-Covid-19.

Penyediaan Dana untuk Kegiatan Politik dan Sosial

Bank menjalankan usaha secara transparan dan tidak terlibat dalam kegiatan politik. Oleh karena itu, tidak terdapat penyediaan dana untuk kegiatan politik. Namun, Bank aktif berkontribusi dalam kegiatan sosial untuk meningkatkan kesejahteraan masyarakat. Informasi terkait alokasi dana untuk kegiatan sosial disajikan dalam Bab Laporan Keberlanjutan di Laporan Tahunan ini.

Kebijakan *Insider Trading* [ESG-G.08]

Kebijakan *insider trading* Bank INA telah disusun dan ditetapkan dalam Kebijakan No. TR/00/02/0224 Versi 2.0 tanggal 21 Februari 2024 perihal Kebijakan Manajemen *Market Code of Conduct*, dengan penjelasan sebagai berikut.

1. Karyawan tidak boleh melakukan transaksi jual beli saham atau surat berharga Bank di bursa dengan menggunakan data dan informasi internal Bank yang belum menjadi informasi publik, baik untuk keuntungan pribadi, pihak keluarga, maupun teman.
2. Karyawan tidak boleh mengungkapkan informasi internal Bank kepada sesama karyawan yang tidak mempunyai wewenang untuk mengakses informasi/data tersebut atau kepada pihak luar.
3. Jika karyawan tetap ingin melaksanakan transaksi jual beli saham/surat berharga Bank, karyawan harus melakukannya di luar bursa saham. Apabila karyawan dalam melakukan hal ini menyebabkan pihak lain melakukan transaksi di bursa saham karena mengetahui atau mendapatkan informasi internal tersebut, maka karyawan dapat dianggap telah membocorkan informasi internal perusahaan dan telah melanggar ketentuan perusahaan.

Bank berupaya untuk meminimalkan terjadinya tindakan *insider trading* dengan melaksanakan sosialisasi kebijakan terkait *insider trading* secara berkelanjutan. Sosialisasi ini dilakukan melalui media internal dan berbagai kegiatan lainnya.

Restructured Loans

The implementation of restructured loans policy refers to the debtors affected by Covid-19. This policy refers to the Financial Services Authority Regulation No. 17/POJK.03/2021 which is the Second Amendment to the Financial Services Authority Regulation No. 11/POJK.03/2020 on the National Economic Stimulus as a Countercyclical Policy for the Impact of the Covid-19 Spread. In 2024, the Bank had restructured through extension and interest rate reduction amounting to Rp129.71 billion for debtors affected by Covid-19 and Rp614.05 billion for non-Covid-19 debtors.

Provision of Funds for Political and Social Activities

The Bank conducts transparent business not engaged in political activities. Therefore, there is no information on the provision of funds for political activities. However, the Bank actively participates in social activities to improve community welfare. Information related to the provision of funds for social activities is presented in the Social and Environmental Sustainability Chapter in this Annual Report.

Insider Trading Policy [ESG-G.08]

Bank INA's insider trading policy has been prepared and established in Policy No. TR/00/02/0224 Version 2.0, dated February 21, 2024, on Market Code of Conduct Management Policy, with the following explanation.

1. Employees shall not conduct buying and selling transactions of the Bank's shares or securities on the stock exchange using the Bank's internal data and information that has not become public information, either for personal gain, family, or friends.
2. Employees shall not disclose the Bank's internal information to fellow employees who are not authorized to access such information/data or to outside parties.
3. If employees still wish to carry out transactions in the sale and purchase of Bank shares/securities, they must do so outside the stock exchange. If the employee in doing this causes other parties to make transactions on the stock exchange due to knowing or obtaining the internal information, the employee can be considered to have leaked the company's internal information and has violated the company's provisions.

The Bank strives to minimize the occurrence of insider trading by continuously disseminating the policy related to insider trading. The dissemination is conducted through internal media and various other activities.

Program Kepemilikan Saham oleh Karyawan dan/atau Manajemen (ESOP/MSOP)

Pada tahun 2024, Bank belum melakukan Program Kepemilikan Saham oleh Karyawan dan/atau Manajemen (ESOP/MSOP).

Transaksi yang Mengandung Benturan Kepentingan

Sepanjang tahun 2024, Bank tidak melakukan transaksi yang mengandung benturan kepentingan.

Rencana Strategis Bank

Bank menyusun rencana strategis sebagai panduan untuk mencapai visi dan misi, mengidentifikasi peluang dan tantangan pasar, serta menetapkan prioritas dalam alokasi sumber daya. Secara berkala, Bank mengevaluasi strategi bisnis baik dalam jangka pendek, menengah, maupun panjang, sebagaimana dijelaskan dalam RBB berikut.

1. Rencana Strategis Jangka Pendek (2025)

- a. Target Finansial
 - 1) Meningkatkan dana pihak ketiga (DPK) menjadi Rp22,7 triliun pada akhir Desember 2025, tumbuh 13,68% dibanding proyeksi akhir Desember 2024 sebesar Rp20,01 triliun, termasuk di dalamnya target dana pihak ketiga dari layanan perbankan digital sebesar Rp86 miliar.
 - 2) Meningkatkan kredit yang diberikan sebesar Rp3,04 triliun menjadi Rp 16,37 triliun, tumbuh 22,80% dari proyeksi akhir Desember 2024 sebesar Rp13,33 triliun, sudah termasuk target pinjaman melalui layanan digital sebesar Rp10 miliar.
 - 3) Meningkatkan pertumbuhan total aset menjadi Rp27,11 triliun di Desember 2025 dari Rp24,28 triliun diproyeksi akhir Desember 2024.
 - 4) Memperoleh pendapatan bunga bersih sebesar Rp920,20 miliar dengan laba bersih setelah pajak sebesar Rp142,35 miliar pada Desember 2025.
- b. Target Non-Finansial
 - 1) Target Bisnis
 - a) Penyaluran kredit untuk tahun 2025 akan difokuskan pada sektor UMKM melalui pembiayaan berbasis ekosistem dan rantai pasok serta komersial korporasi, di mana Bank akan berfungsi sebagai *strategic partner* untuk mendukung ekosistem mereka.
 - b) Penghimpunan dana pihak ketiga dengan tetap menjaga *cost of fund*, terutama peningkatan giro dan tabungan melalui program khusus dengan suku bunga menarik.

Employee and/or Management Share Ownership Program (ESOP/MSOP)

In 2024, the Bank has not implemented the Employee and/or Management Stock Ownership Program (ESOP/MSOP).

Transactions Containing Conflicts of Interest

Throughout 2024, the Bank had no transaction containing conflict of interest.

Bank Strategic Plan

The Bank prepares strategic plan as a guidance to achieve vision and mission, identifying market opportunities and challenges, as well as setting up the priorities in resources allocation. The Bank periodically evaluates its business strategies, both for the short term, medium term, and long term as disclosed in the following RBB.

1. Short Term Strategic Plan (2025)

- a. Financial Targets
 - 1) Increasing third party funds (DPK) to Rp22.7 trillion by the end of December 2025, growing by 13.68% compared to the end of December 2024 projection of Rp20.01 trillion, including the target of third-party funds from digital banking services of Rp86 billion.
 - 2) Increasing disbursed loans by Rp3.04 trillion to Rp16.37 trillion, growing by 22.80% from the end of December 2024 projection of Rp13.33 trillion, including the target of loans through digital services of Rp10 billion.
 - 3) Increasing the growth of total assets to Rp27.11 trillion by December 2025 from Rp24.28 trillion projected at the end of December 2024.
 - 4) Achieving net interest income of Rp920.20 billion with net profit after tax of Rp142.35 billion by December 2025.
- b. Non-Financial Targets
 - 1) Business Targets
 - a) In 2025, the credit disbursement will be focused on MSME sector through ecosystem-based financing and supply chain, as well as corporate commercial, where the Bank will function as strategic partner to support their ecosystem.
 - b) Collection of third party funds while maintaining cost of funds, particularly in increasing the current accounts and savings through special programs with attractive rate.



- c) Pertumbuhan kinerja kantor-kantor cabang agar mendongkrak kontribusi terhadap pendapatan Bank.
- d) Peningkatan jumlah nasabah dan bisnis dari layanan perbankan digital.
- 2) Operasional
 - a) Mempercepat penyelesaian kredit bermasalah.
 - b) Mempertahankan peringkat komposit tingkat kesehatan bank pada peringkat **2 (“Sehat”)** secara berkesinambungan.
 - c) Menyempurnakan sistem pengendalian internal pada aktivitas operasional dan perkreditan melalui perbaikan berkelanjutan untuk kebijakan dan prosedurnya.
 - d) Memperkuat *risk control system* dengan prioritas untuk aktivitas operasional, perkreditan dan IT.
 - e) Memastikan ketahanan siber dan pengamanan informasi yang efektif dan efisien dalam penyelenggaraan layanan perbankan digital.
- 3) Lain-lain
Meningkatkan fungsi pengawasan aktif Dewan Komisaris dan Direksi melalui komite-komite penunjang yang telah dibentuk.

2. Rencana Strategis Jangka Menengah (2026-2027)

Target Finansial dan Non-Finansial

- a. Meningkatkan DPK menjadi Rp27,19 triliun di tahun 2026 dan menjadi Rp31,67 triliun di tahun 2027, termasuk target untuk DPK melalui layanan perbankan digital sebesar Rp144 miliar di tahun 2026 dan Rp176 di tahun 2027.
- b. Meningkatkan kredit menjadi Rp19,56 triliun di tahun 2026 dan menjadi Rp22,79 triliun di tahun 2027, termasuk kredit melalui layanan perbankan digital pada tahun 2026 sebesar Rp13 miliar dan pada tahun 2027 sebesar Rp17 miliar.
- c. Total aset tahun 2026 ditargetkan sebesar Rp31,91 triliun dan di tahun 2027 sebesar Rp36,86 triliun.
- d. Perolehan laba bersih setelah pajak untuk tahun 2026 dan 2027 masing-masing diproyeksikan sebesar Rp280 miliar dan Rp358 miliar.
- e. Mempertahankan Peringkat Komposit Tingkat Kesehatan Bank pada peringkat **2 (“Sehat”)**.
- f. Meningkatkan *fee-based income* dari produk dan layanan Bank, utamanya pada layanan digital.

- c) Enhancing the performance of branch offices to increase their contribution to the Bank's income.
- d) Increasing the number of customers and businesses from digital banking services.
- 2) Operational
 - a) Accelerating the resolution of non-performing loans.
 - b) Maintaining the Bank's composite soundness rating of **2 (“Healthy”)** on an ongoing basis.
 - c) Refining internal control system in operational and lending activities through continuous improvement of policies and procedures.
 - d) Strengthening the risk control system with priority for operational, lending, and IT activities.
 - e) Ensuring effective and efficient cyber resilience and information security in administering digital banking services.
- 3) Others
Improving the active supervisory function of the Board of Commissioners and Board of Directors through the established supporting committees.

2. Medium Term Strategic Plan (2026-2027)

Financial and Non-Financial Target

- a. Increasing DPK to Rp27.19 trillion in 2026 to Rp31.67 trillion in 2027, including a target for DPK through digital banking services of Rp144 billion in 2026 and Rp176 in 2027.
- b. Increasing loans to Rp19.56 trillion in 2026 and to Rp22.79 trillion in 2027, including loans through digital banking services in 2026 of Rp13 billion and in 2027 of Rp17 billion.
- c. Total assets are targeted at Rp31.91 trillion in 2026 and Rp36.86 trillion in 2027.
- d. Net profit after tax for 2026 and 2027 is projected at Rp280 billion and Rp358 billion, respectively.
- e. Maintaining the Bank's Soundness Level Composite Rating of **2 (“Healthy”)**.
- f. Increasing fee-based income from the Bank's products and services, particularly digital services.



Transparansi Praktik *Bad Governance*

Bad Governance Practice Transparency

Bank mengungkapkan praktik *bad governance* secara transparan sebagai bentuk komitmen terhadap bisnis yang bertanggung jawab dan sesuai peraturan yang berlaku. Pengungkapan tersebut diuraikan sebagai berikut.

The Bank discloses bad governance practices transparently as a form of commitment to responsible business and in line with applicable regulations. The disclosure is as follows.

Praktik <i>Bad Corporate Governance</i> Bad Corporate Governance Practices	Keterangan Remark
Adanya laporan sebagai Bank yang mencemari lingkungan There is a report as a bank that pollutes the environment	Sebagai perusahaan yang bergerak dalam bidang perbankan, Bank INA tidak memiliki kegiatan yang mencemari lingkungan serta berkomitmen untuk senantiasa mendukung Program <i>Save Earth (Go Green)</i> yang telah diterapkan dalam internal Bank. As a company engaged in the banking sector, Bank INA does not have activities that pollute the environment and is committed to always supporting the <i>Save Earth (Go Green)</i> Program that has been implemented internally within the Bank.
Perkara penting yang sedang dihadapi oleh Bank, anggota Dewan Komisaris, dan/atau Direksi yang sedang menjabat tidak diungkapkan dalam Laporan Tahunan Important matters currently being faced by the Bank, members of the Board of Commissioners and/or Board of Directors who are currently serving are not disclosed in the Annual Report	Sepanjang tahun 2024, tidak terdapat perkara yang dihadapi Bank. Throughout 2024, there was no case faced by the Bank.
Ketidakpatuhan dalam pemenuhan kewajiban perpajakan Non-compliance in fulfilling tax obligations	Bank INA telah memenuhi kewajiban perpajakan pada tanggal 30 April 2025 untuk tahun pajak 2024. Bank INA fulfilled its tax obligations on April 30, 2025 for tax year 2024.
Ketidaksesuaian penyajian Laporan Tahunan dan Laporan Keuangan dengan peraturan yang berlaku dan Standar Akuntansi Keuangan Discrepancies in the presentation of the Annual Report and Financial Statements with the applicable regulations and Financial Accounting Standards	Penyusunan Laporan Tahunan dan Laporan Keuangan telah disesuaikan dengan peraturan dan perundang-undangan yang berlaku. Laporan Tahunan Bank INA menginformasikan mengenai Laporan Manajemen Bank mencakup pelaksanaan tugas, tantangan, dan capaian sepanjang tahun 2024 dan telah disusun dengan mengacu pada Peraturan Otoritas Jasa Keuangan No. 29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik. Sementara itu, Laporan Keuangan Tahunan Bank INA juga memberikan informasi pencatatan dari segala transaksi yang berkaitan dengan dana pihak ketiga, kredit, pembelian dan penjualan secara <i>detail</i> dan perhitungan yang akurat selama 1 tahun dan merupakan hasil pertanggungjawaban manajemen atas penggunaan sumber daya yang dipercayakan kepada mereka. Oleh karena itu, penyusunan Laporan Keuangan dibuat sesuai dengan Standar Akuntansi Keuangan yang berlaku. Laporan Keuangan Tahunan yang berakhir pada 31 Desember 2024 juga telah diperiksa dan disahkan oleh Akuntan Publik yang ditunjuk oleh Bank, yaitu KAP Purwantono, Sungkoro & Surja. The preparation of the Annual Report and Financial Statements has been in accordance with the applicable laws and regulations. Bank INA's Annual Report informs about the Bank's Management Report covering the implementation of tasks, challenges, and achievements throughout 2024 and has been prepared with reference to Financial Services Authority Regulation No. 29/POJK.04/2016 on Annual Reports of Issuers or Public Companies. Meanwhile, Bank INA's Annual Financial Statements also provides information on recording all transactions related to third party funds, credit, purchases and sales in detail and accurate calculations for 1 year and is the result of management's accountability for the use of the resources entrusted to them. Therefore, the preparation of financial statements is made in accordance with the applicable Financial Accounting Standards. The Annual Financial Statements ending December 31, 2024 has also been reviewed and approved by the Public Accountant appointed by the Bank, namely KAP Purwantono, Sungkoro & Surja.
Kasus terkait buruh dan karyawan Cases related to labor and employees	Sepanjang tahun 2024, tidak terdapat kasus terkait buruh dan karyawan di lingkungan Bank INA. Throughout 2024, there were no cases related to labor and employees within Bank INA.
Tidak terdapat pengungkapan segmen operasi There is no disclosure of operating segments	Pengungkapan segmen operasi diungkapkan dalam Bab Analisis Pembahasan Manajemen dalam Laporan Tahunan ini. Disclosure of operating segments is disclosed in the Management Discussion Analysis chapter in this Annual Report.
Terdapat ketidaksesuaian antara Laporan Tahunan <i>hardcopy</i> dengan Laporan Tahunan <i>softcopy</i> There are inconsistencies between the Annual Reports <i>hardcopy</i> with the Annual Report <i>softcopy</i>	Bank INA senantiasa melakukan pengecekan sebelum mengunggah Laporan Tahunan dan memastikan kesesuaian data antara Laporan Tahunan <i>hardcopy</i> dengan <i>softcopy</i> . Bank INA always checks before uploading the Annual Report and ensures data conformity between the Annual Reports <i>hardcopy</i> with <i>softcopy</i> .



KEBERLANJUTAN SOSIAL DAN LINGKUNGAN



Social and Environmental Sustainability



Tata Kelola Keberlanjutan Sustainability Governance

Bank INA berkomitmen pada keuangan berkelanjutan dengan menerapkan berbagai inisiatif yang mencakup 3 aspek utama, yaitu ekonomi, sosial, dan lingkungan. Komitmen ini diwujudkan melalui program yang selaras dengan Tujuan Pembangunan Berkelanjutan (TPB)/*Sustainable Development Goals* (SDGs) yang ditetapkan oleh pemerintah. Sebagai bagian dari upaya tersebut, Bank INA terus mengembangkan kebijakan dan praktik perbankan berkelanjutan guna menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan.

Dalam penerapannya, Bank INA merujuk pada berbagai regulasi dan standar yang berlaku, di antaranya:

1. Standar Operasional Prosedur No. 092 tahun 2016;
2. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas;
3. Undang-Undang No. 25 Tahun 2007 tentang Penanaman Modal;
4. Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Keberlanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik; serta
5. Pedoman Teknis Penerapan Keuangan Keberlanjutan bagi Sektor Perbankan dalam mengimplementasikan Keuangan Keberlanjutan sesuai Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Keberlanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.

Bank INA is committed to sustainable finance by implementing various initiatives that encompass 3 key aspects, namely economic, social, and environmental. This commitment is realized through programs aligned with the Sustainable Development Goals (SDGs) set by the government. As part of these efforts, Bank INA continues to develop sustainable banking policies and practices to create long-term value for all stakeholders.

In its implementation, Bank INA refers to various applicable regulations and standards, including:

1. Standard Operating Procedure No. 092 of 2016;
2. Law No. 40 of 2007 on Limited Liability Companies;
3. Law No. 25 of 2007 on Capital Investment;
4. Financial Services Authority Regulation No. 51/POJK.03/2017 on Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies; and
5. Technical Guidelines for Implementing Sustainable Finance for the Banking Sector in implementing Sustainable Finance in accordance with Financial Services Authority Regulation No. 51/POJK.03/2017 on Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.

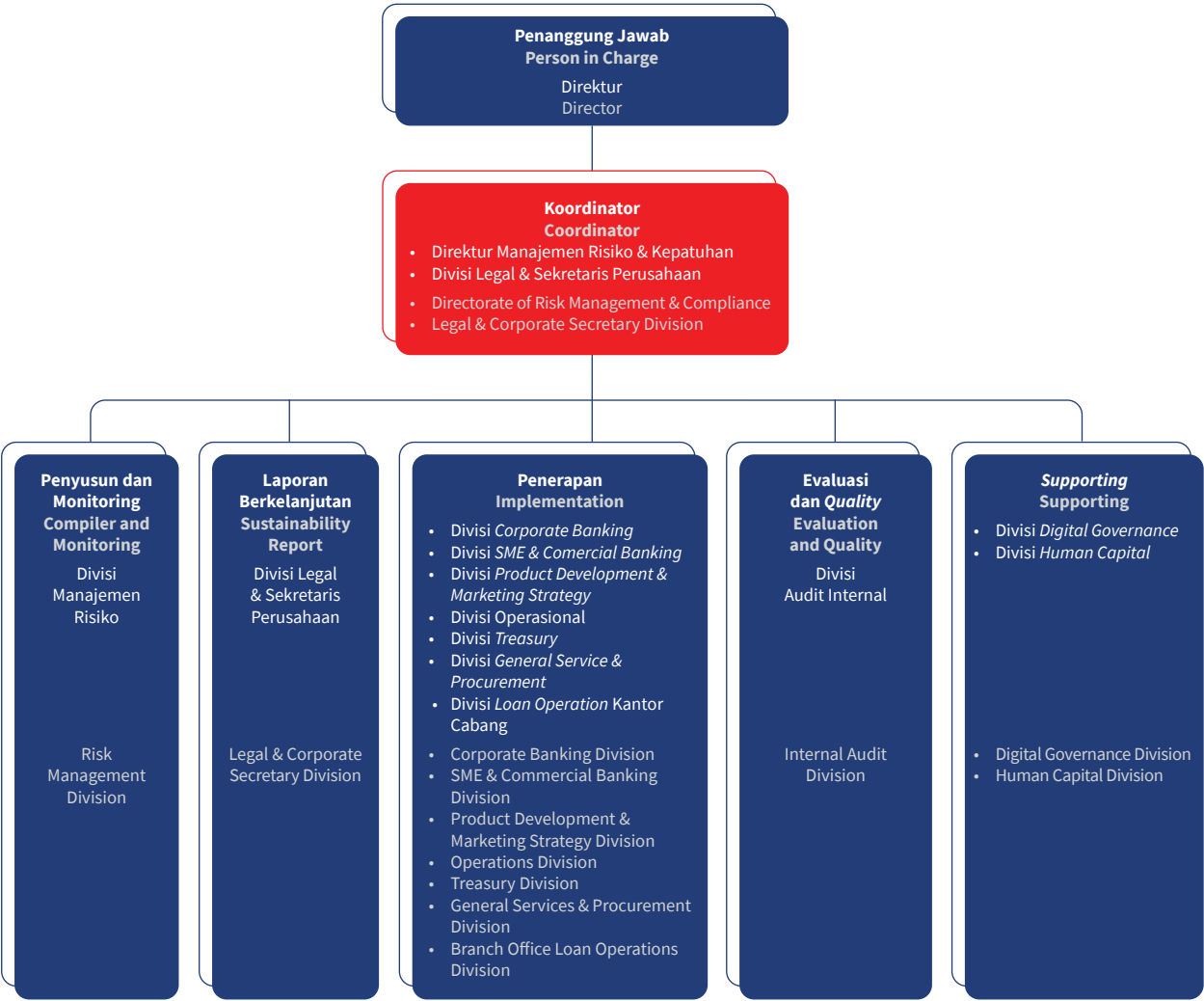


Penanggung Jawab Penerapan Keuangan Berkelanjutan [POJK51-E.1]

Bank telah menetapkan Tim Rencana Aksi Keuangan Berkelanjutan (Tim RAKB) atau Fungsi Lingkungan, Sosial, dan Tata Kelola (LST) sebagai pihak yang bertanggung jawab dalam implementasi keuangan berkelanjutan. Tim ini berperan dalam menyusun, mengelola, dan mengawasi pelaksanaan program keuangan berkelanjutan agar sejalan dengan kebijakan dan regulasi yang berlaku.

Person in Charge of Implementing Sustainable Finance [POJK51-E.1]

The Bank has established the Sustainable Finance Action Plan Team (RAKB Team) or the Environmental, Social, and Governance (ESG) Function as the responsible party for implementing sustainable finance. This team plays a key role in formulating, managing, and overseeing the execution of sustainable finance programs to ensure alignment with applicable policies and regulations.



Berikut adalah penjelasan mengenai tugas, fungsi, wewenang, dan tanggung jawab masing-masing divisi/unit kerja dalam Tim RAKB/Fungsi LST Bank INA.

The following is an overview of the duties, functions, authority, and responsibilities of each division/unit within the RAKB Team/ESG Function at Bank INA.

Divisi/Bagian Division/Department	Tugas, Fungsi, Wewenang, dan Tanggung Jawab Duties, Functions, Authorities, and Responsibilities	
Penanggung Jawab Person in Charge	- Merumuskan visi dan misi penerapan keuangan Keberlanjutan; - Menyusun dan menetapkan kebijakan dan prosedur penerapan keuangan keberlanjutan dengan persetujuan Dewan Komisaris; serta - Memberikan arahan terhadap pelaksanaan penerapan keuangan keberlanjutan.	- Formulating the vision and mission of sustainable finance implementation; - Developing and establishing policies and procedures for sustainable finance implementation with the approval of the Board of Commissioners; and - Providing direction on sustainable finance implementation.



Divisi/Bagian Division/Department	Tugas, Fungsi, Wewenang, dan Tanggung Jawab Duties, Functions, Authorities, and Responsibilities	
Koordinator Coordinator	- Mengoordinasikan, mengarahkan, membina, dan mengawasi segala kegiatan terkait dengan penerapan keuangan keberlanjutan, termasuk namun tidak terbatas pada kegiatan penyusunan dan <i>monitoring</i>, penerapan, evaluasi, dan penyusunan Laporan Keuangan Keberlanjutan secara berkala; serta - Menyampaikan laporan pelaksanaan atas penerapan keuangan keberlanjutan kepada Direksi secara berkala.	- Coordinating, directing, fostering, and supervising all activities related to the sustainable finance implementation, including but not limited to the preparation and monitoring, implementation, evaluation, and preparation of periodic sustainable financial reports; and - Delivering periodic reports on sustainable finance implementation to the Board of Directors.
Penyusun dan Monitoring Compiler and Monitoring	- Merancang, merumuskan, dan menyusun RAKB sesuai dengan kebijakan dan ketentuan yang berlaku, termasuk namun tidak terbatas pada target <i>market</i>, limit, dan kewenangan sesuai dengan kemampuan internal Bank dan kemampuan/peleluasan terbuka di pasar; serta - Mengoordinasikan penyusunan RAKB dengan melibatkan unit kerja terkait, termasuk evaluasi atas pencapaian target dan realisasi atas RAKB.	- Designing, formulating, and preparing RAKB in accordance with the applicable policies and regulations, including but not limited to the target market, limits, and authorities in accordance with the Bank's internal capabilities and open capacities/opportunities in the market; and - Coordinating RAKB preparation by involving related work units, including evaluation of target achievement and RAKB realization.
Evaluasi dan Quality Evaluation and Quality	- Memastikan penerapan keuangan keberlanjutan sesuai dengan kebijakan dan rencana kerja penerapan keuangan keberlanjutan; - Merancang, merumuskan, dan menentukan sistem <i>monitoring</i> yang efisien dan efektif terkait penerapan keuangan keberlanjutan; serta - Mengevaluasi kebijakan, sistem, dan prosedur penerapan keuangan keberlanjutan, serta memberikan rekomendasi penyempurnaannya.	- Ensuring that sustainable finance implementation is in accordance with the policies and work plans for implementing sustainable finance; - Designing, formulating, and defining efficient and effective monitoring system for sustainable finance implementation; and - Evaluating policies, systems, and procedures for implementing sustainable finance, and providing recommendations for improvement.
Laporan Keberlanjutan Sustainability Report	Menyusun laporan penerapan keuangan keberlanjutan secara berkala sesuai ketentuan yang berlaku dan menyampaikannya kepada pihak yang berwenang sesuai tenggat waktu yang ditetapkan.	Preparing periodic reports on sustainable finance implementation in accordance with applicable regulations and submitting the reports to competent authorities according to the stipulated deadline.
Supporting	Mendukung dan membantu sepenuhnya terkait dengan penerapan keuangan keberlanjutan, termasuk namun tidak terbatas pada penyediaan data, informasi, dokumen yang dibutuhkan, dan hal-hal lain terkait proses sosialisasi/internalisasi yang dilakukan.	Fully supporting and assisting the sustainable finance implementation, including but not limited to providing data, information, required documents, and other matters related to the dissemination/internalization process being carried out.

Pengembangan Kompetensi terkait Keuangan Berkelanjutan [POJK51-E.2]

Bank INA secara berkala menyelenggarakan program pengembangan kompetensi terkait keuangan berkelanjutan bagi Tim RAKB/Fungsi LST serta karyawan lainnya yang terlibat dalam implementasi keuangan berkelanjutan. Kegiatan ini bertujuan untuk meningkatkan wawasan dan pemahaman mengenai prinsip-prinsip keuangan berkelanjutan agar dapat diterapkan secara optimal dalam aspek operasional dan strategis Bank. Informasi mengenai pelaksanaan program pengembangan kompetensi selama tahun 2024 diuraikan dalam tabel berikut.

Competency Development related to Sustainable Finance [POJK51-E.2]

Bank INA periodically conducts competency development programs on sustainable finance for the RAKB Team/ESG Function and other employees involved in the implementation of sustainable finance. These initiatives aim to enhance knowledge and understanding of sustainable finance principles, ensuring their optimal application in the Bank's operational and strategic aspects. Details of the competency development programs conducted in 2024 are outlined in the following table.

Topik Program Pengembangan Development Program Topic	Penyelenggara Organizer	Jabatan Peserta Participant's Position	Jumlah Peserta Number of Participants
How to Prevent Greenwashing in Sustainable Finance	Otoritas Jasa Keuangan Financial Services Authority	- Direktur Manajemen Risiko dan Kepatuhan - Kepala <i>Departemen Technology Operation & Helpdesk</i> <i>Learning & Program Development</i> - Director of Risk Management and Compliance - Head of Technology Operation & Helpdesk Department - Learning & Program Development	3
Understanding the Climate Landscape for Financial Institutions	Otoritas Jasa Keuangan Financial Services Authority	Pemimpin Kantor Cabang Pembantu Head of Sub-Branch Office	1

Penilaian Risiko atas Penerapan Keuangan Berkelanjutan [POJK51-E.3]

Bank INA menerapkan manajemen risiko secara efektif dan bertanggung jawab untuk mengelola tantangan serta memanfaatkan peluang dalam mendukung pertumbuhan berkelanjutan. Penerapan manajemen risiko ini berada di bawah pengawasan seluruh organ, termasuk Direktur Utama dan Dewan Komisaris melalui Komite Pemantau Risiko, guna memastikan kesesuaiannya dengan kebijakan dan regulasi yang berlaku. Secara berkala, Divisi Manajemen Risiko mengevaluasi penerapan manajemen risiko untuk mengidentifikasi potensi kelemahan serta kekurangan dalam sistem yang ada. Hasil evaluasi ini menjadi dasar bagi langkah-langkah perbaikan dan penguatan strategi pengelolaan risiko Bank pada tahun berikutnya. Profil dan mitigasi risiko keuangan berkelanjutan Bank INA diuraikan sebagai berikut.

Risk Assessment of Sustainable Finance Implementation [POJK51-E.3]

Bank INA implements effective and responsible risk management to address challenges and leverage opportunities in supporting sustainable growth. This risk management framework is overseen by all governing bodies, including the President Director and the Board of Commissioners through the Risk Monitoring Committee, to ensure compliance with applicable policies and regulations. The Risk Management Division regularly evaluates the implementation of risk management to identify potential weaknesses and gaps in the existing system. The evaluation results serve as the basis for improvements and the strengthening of the Bank's risk management strategies in the following year. The profile and mitigation of Bank INA's sustainable financial risks are outlined as follows.

Jenis Risiko Risk Type	Mitigasi Risiko Risk Mitigation
RISIKO EKONOMI ECONOMIC RISK	
Risiko Kredit Debitur pelaku usaha kategori keuangan Keberlanjutan gagal dalam memenuhi kewajibannya. Credit Risk The debtors of business actors in the sustainable finance category failed to fulfill their obligations.	- Melakukan analisis yang memadai tentang calon debitur sebelum memberikan kredit, termasuk mengevaluasi histori keuangan dan reputasi mereka; - Monitoring terhadap kondisi usaha dan pemenuhan kewajiban debitur; - Restrukturisasi bagi debitur yang masih memiliki prospek usaha dan terdampak pandemi Covid-19; - Evaluasi terhadap eksposur kredit Bank; serta - Pengkinian terhadap kebijakan dan ketentuan perkreditan Bank, disesuaikan dengan kondisi ekonomi dan pasar yang terjadi.
Risiko Kepatuhan Sanksi administratif berupa teguran atau peringatan tertulis atau denda bagi bank yang tidak melaksanakan aksi keuangan keberlanjutan serta berpotensi mempengaruhi nilai tingkat kesehatan bank. Compliance Risk Administrative sanctions in the form of written reprimands or warnings or fines for banks that do not carry out sustainable finance actions, and have the potential to affect the soundness level of the bank.	- Melakukan diseminasi peraturan-peraturan kepada Manajemen dan Unit Kerja Pelaksana, termasuk hal-hal yang harus dipenuhi Bank; - Sertifikasi Manajemen Risiko dan <i>refreshment</i> bagi pejabat Bank, sesuai tingkatannya, secara berkesinambungan; serta - Melakukan <i>Quality Assurance Policy and Procedure</i> yang dilakukan oleh Unit Kerja Kepatuhan.
Risiko Strategik Pencapaian kinerja yang tidak mencapai target dalam RAKB. Strategic Risk Performance achievement that does not reach RAKB target.	- Memantau kinerja Bank yang merupakan hasil dari pelaksanaan strategi usaha maupun Rencana Bisnis Bank (RBB) yang dibahas pada rapat-rapat pengurus, Komite Pengarah Teknologi Informasi, rapat ALCO, dan sebagainya; - Meningkatkan kompetensi SDM sejalan dengan perkembangan <i>digital banking</i>; serta - Melakukan penyesuaian kebijakan dan prosedur terhadap lingkungan bisnis (eksternal dan internal) serta peraturan yang berlaku.



Jenis Risiko Risk Type	Mitigasi Risiko Risk Mitigation
Risiko Reputasi Potensi risiko adanya opini negatif yang timbul karena Bank tidak melakukan aksi keuangan Keberlanjutan. Reputation Risk Potential risk of negative opinion arising because the Bank does not carry out sustainable finance actions.	• Meminimalkan/menghindari pelanggaran terhadap peraturan yang berlaku, khususnya terkait keuangan keberlanjutan; • Menangani keluhan nasabah dengan baik; • Meningkatkan kualitas pelayanan terhadap nasabah; serta • Menangani keluhan nasabah dengan baik. • Minimizing/avoiding violations of applicable regulations, particularly regarding sustainable finance; • Handling customer complaints properly; • Improving the quality of service to customers; and • Handling customer complaints properly.
Risiko Hukum Potensi tuntutan pihak ketiga akibat proyek pembiayaan yang menyebabkan terjadinya kerusakan lingkungan. Legal Risk Potential third-party lawsuit due to financing projects that cause environmental damage.	• Sebelum proyek pembiayaan dijalankan, terlebih dahulu dianalisis oleh Departemen <i>Legal</i> untuk mengantisipasi adanya kelemahan hukum; • Mempersiapkan materi kasus dan pemantauan proses hukum yang sedang berlangsung; serta • Meningkatkan aspek pengendalian internal dalam memberikan penawaran kredit, pengikatan dan perjanjian kredit, pengikatan jaminan dan perjanjian kerja sama dengan pihak ketiga. • Before a financing project is executed, first the Legal Department shall analyze such to anticipate legal weaknesses; • Preparing case materials and monitoring ongoing legal processes; and • Improving internal control aspects in offering credit, credit binding and agreement, binding guarantees, and cooperation agreements with third parties.
Risiko Operasional Potensi risiko RAKB yang tidak berjalan karena SDM yang tidak memadai, proses internal yang tidak mendukung, dan kejadian eksternal yang memengaruhi proses pencapaian RAKB. Operational Risk RAKB potential risks that do not work due to inadequate human resources, unsupportive internal process, and external events affecting the process of achieving RAKB.	• Menumbuhkan kesadaran akan risiko kepada setiap karyawan; • Meningkatkan tanggung jawab setiap pelaksanaan operasional; • Melakukan perbaikan infrastruktur Bank; serta • Menerbitkan dan melakukan <i>review</i> terhadap ketentuan untuk mendukung aktivitas operasional Bank, khususnya terkait keuangan keberlanjutan. • Growing risk awareness to every employee; • Increasing the responsibility for each operational implementation; • Improving the Bank's infrastructure; and • Publishing and reviewing provisions to support the Bank's operational activities, particularly related to sustainable finance.
RISIKO SOSIAL SOCIAL RISK	
Kegagalan penerapan prinsip keuangan keberlanjutan di internal yang terjadi akibat rendahnya pemahaman terkait keuangan keberlanjutan yang dimiliki oleh karyawan dan (calon) debitur Bank. Failure to implement sustainable finance principles internally due to low understanding of the Bank's employees and (prospective) debtors on sustainable finance.	Mengikutsertakan karyawan dalam pelatihan terkait keuangan keberlanjutan, baik yang diselenggarakan oleh internal maupun eksternal Bank. Enrolling employees in training programs related to sustainable finance, held internally by the Bank or externally.
RISIKO LINGKUNGAN ENVIRONMENTAL RISK	
Pembiayaan terhadap Kegiatan Usaha yang Tidak Bertanggung Jawab Pembiayaan terhadap kegiatan usaha yang tidak bertanggung jawab dapat merusak reputasi Bank dan keberlanjutan ekosistem lingkungan hidup. Financing of Irresponsible Business Activities Financing for Irresponsible Business Activities Financing irresponsible business activities can damage the Bank's reputation and sustainability of environmental ecosystem.	Menetapkan syarat minimum terhadap penyaluran kredit pada kegiatan usaha yang terkait langsung dengan lingkungan, seperti kelengkapan dokumen Analisis Mengenai Dampak Lingkungan Hidup (AMDAL) dan Program Penilaian Peringkat Kinerja Perusahaan dalam Pengelolaan Lingkungan Hidup (PROPER). Establishing minimum requirements for lending to business activities that are directly related to the environment, such as completeness of Environmental Impact Analysis (AMDAL) documents and the Company Performance Rating Program in Environmental Management (PROPER).
Risiko terkait Iklim Perubahan iklim dapat memberikan dampak signifikan pada kinerja keuangan debitur, terutama bagi sektor usaha yang rentan terhadapnya. Risiko iklim ini merujuk pada risiko transisi dan juga risiko fisik. Climate-related risks Climate change can have a significant impact on the financial performance of debtors, especially for business sectors that are vulnerable to it. Climate risk refers to transition risk as well as physical risk.	Mengintegrasikan pertimbangan iklim dalam strategi bisnis, mengadopsi praktik keuangan keberlanjutan, melakukan evaluasi risiko iklim terpadu, dan mengembangkan skenario stres iklim untuk memahami dampak potensialnya terhadap portofolio. Selain itu, Bank juga berupaya mendukung proyek-proyek hijau dan berinvestasi dalam inovasi teknologi yang berkontribusi pada mitigasi perubahan iklim. Integrating climate considerations into business strategies, adopting sustainable finance practices, conducting integrated climate risk evaluations, and developing climate stress scenarios to understand their potential impact on the portfolio. In addition, the Bank also strives to support green projects and invest in technological innovations that contribute to climate change mitigation.

Tantangan Penerapan Prinsip Keuangan Keberlanjutan dan Strategi ke Depan [POJK51-E.5]

Tantangan dalam penerapan keuangan Keberlanjutan serta strategi ke depan telah ditetapkan oleh Bank, yang diuraikan sebagai berikut.

Challenges of Implementing Sustainable Finance Principles and Future Strategies [POJK51-E.5]

The challenges in implementing sustainable finance and the Bank's forward-looking strategies have been identified and are outlined as follows.

Tantangan Challenge	Strategi Strategy
Perubahan kebijakan pemerintah. Changes in government policy.	Melakukan analisis kesesuaian aktivitas operasional dengan kebijakan pemerintah yang terkait Keberlanjutan. Conducting an analysis of the suitability of operational activities with government policies, especially those related to sustainability.
Kebutuhan terhadap bekal pengetahuan yang cukup bagi analis maupun <i>account officer</i> , khususnya terkait pemberian kredit bagi kegiatan usaha keberlanjutan. The need for adequate knowledge for analysts and account officers, particularly related to granting credit for sustainable business activities.	Meningkatkan pemahaman karyawan, khususnya analis maupun <i>account officer</i> , terkait keuangan keberlanjutan dan/atau lingkungan hidup. Increasing employees understanding, particularly analysts and account officers, related to sustainable finance and/or the environment.
Kebutuhan terhadap produk-produk Bank yang mengakomodir kegiatan usaha keberlanjutan. The needs for the Bank's products that accommodate sustainable business activities.	Mengembangkan produk pembiayaan dengan prinsip keuangan keberlanjutan. Developing financing products with sustainable finance principles.
Kemampuan dunia usaha untuk menyerap penyaluran dana kredit dari Bank saat ini mulai menunjukkan pemulihan, meskipun masih menghadapi tantangan akibat ketidakpastian ekonomi global dan domestik. The ability of business world to absorb lending funds from the Bank is starting to show recovery, even with the remaining challenges due to global and domestic economic uncertainties.	- Melanjutkan upaya restrukturisasi kredit secara selektif, terutama bagi sektor-sektor yang masih terdampak pemulihan ekonomi; - Melakukan pengawasan intensif terhadap kualitas kredit dan profil risiko debitur; - Melakukan penilaian atas keberlangsungan usaha debitur serta memastikan pencadangan yang memadai; serta - Memasarkan produk kredit produktif kepada pelaku usaha dengan rekam jejak yang baik, terutama pada sektor-sektor prioritas yang memiliki prospek pertumbuhan berkelanjutan. - Selectively continuing the credit restructuring effort, particularly for sectors still affected by the economic recovery; - Intensively supervising the credit quality and debtor's risk profile; - Assessing debtor's business continuity and ensuring adequate reserves; and - Marketing various productive credit products to entrepreneurs with good track record, particularly in priority sectors with sustainable growth prospects.

Uji Tuntas Aspek Keberlanjutan

Bank INA melakukan analisis mendalam terhadap dampak signifikan yang dihasilkan dari aktivitas usaha, baik secara langsung maupun tidak langsung. Selain itu, Bank juga mengidentifikasi ekspektasi pemangku kepentingan terhadap program keberlanjutan yang dijalankan. Informasi terkait isu-isu material dan dampaknya telah diuraikan dalam bagian Penentuan Isi dan Topik Material pada Laporan Tahunan ini.

Selain itu, Fungsi LST Bank INA secara berkala meninjau peraturan dan perundang-undangan untuk memastikan seluruh program keberlanjutan yang dilaksanakan telah sesuai dengan regulasi yang berlaku. Hasil dari peninjauan ini menjadi acuan dalam pengembangan program keberlanjutan di periode berikutnya, dengan tetap mempertimbangkan kebutuhan pemangku kepentingan serta menyelaraskannya dengan visi, misi, dan target Bank. Proses ini juga mencakup analisis pencapaian serta potensi risiko yang mungkin muncul dari program yang direncanakan.

Due Diligence of Sustainability Aspect

Bank INA conducts in-depth analyses of the significant impacts generated by its business activities, both directly and indirectly. Additionally, the Bank identifies stakeholder expectations regarding the sustainability programs implemented. Information on material issues and their impacts is detailed in the Determination of Content and Material Topics section of this Annual Report.

Furthermore, Bank INA's ESG Function periodically reviews regulations and legislation to ensure that all sustainability programs comply with applicable regulations. The results of these reviews serve as a reference for developing sustainability programs in the following period, while also considering stakeholder needs and aligning them with the Bank's vision, mission, and targets. This process includes analyzing achievements and assessing potential risks associated with planned programs.



Dalam penyusunan dan implementasi program keberlanjutan, Bank menerapkan pendekatan *bottom-up*, termasuk menjalin kerja sama dengan berbagai pihak yang memiliki kepentingan sejalan. Dengan melibatkan pemangku kepentingan secara aktif, Bank INA memastikan bahwa program keberlanjutan yang diterapkan lebih tepat sasaran dan dapat memberikan manfaat jangka panjang bagi seluruh pemangku kepentingan, baik internal maupun eksternal.

In designing and implementing sustainability programs, the Bank adopts a bottom-up approach, collaborating with various stakeholders with aligned interests. By actively engaging stakeholders, Bank INA ensures that its sustainability programs are well-targeted and provide long-term benefits for both internal and external stakeholders.

Pendekatan Holistik Terintegrasi dalam Pelaksanaan Keberlanjutan

Dalam upaya mencapai keberlanjutan, Bank INA menerapkan pendekatan holistik yang terintegrasi dengan mengacu pada konsep *triple bottom line* (*people, profit, dan planet*). Pendekatan ini selaras dengan 7 Subjek Inti ISO 26000, yang menjadi dasar dalam perumusan dan pelaksanaan program keberlanjutan Bank INA.

Integrated Holistic Approach in the Implementation of Sustainability

To achieve sustainability, Bank INA applies an integrated holistic approach based on the triple bottom line concept (*people, profit, and planet*). This approach aligns with the seven core subjects of ISO 26000, which serve as the foundation for the formulation and implementation of Bank INA's sustainability programs.

ISO 26000 Social Responsibility



Tata Kelola Organisasi
Organizational Governance



Praktik Ketenagakerjaan, Kesehatan, dan Keselamatan Kerja
Employment, Occupational Health, and Safety Practices



Pemenuhan Hak Asasi Manusia
Fulfillment of Human Rights



Pelibatan dan Pengembangan Masyarakat
Community Engagement and Development



Prosedur Operasi yang Adil
Fair Operating Procedures



Produk/Jasa serta Pelanggan, Mitra Usaha, dan Investor
Products/Services as well as Customers, Business Partners, and Investors



Lingkungan Hidup
Environment

Lingkup dan Program Keberlanjutan yang Merupakan Kewajiban Maupun Melebihi Kewajiban

Program keberlanjutan yang merupakan kewajiban maupun melebihi kewajiban dari Bank INA dijelaskan sebagai berikut.

Mandatory and Voluntary Sustainability Scope and Programs

Bank INA's sustainability programs, both those mandated by regulations and voluntary initiatives that go beyond compliance, are outlined as follows.

Insiatif Program Keberlanjutan Sustainability Program Initiative	Landasan Hukum Legal Foundation
Lingkungan Environment	- Undang-Undang No. 32 Tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup; serta - Peraturan Otoritas Jasa Keuangan No. 51 Tahun 2017 tentang Penerapan Keuangan Keberlanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. - Law No. 32 of 2009 on Environmental Protection and Management; and - Financial Services Authority Regulation No. 51 of 2017 on Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.
Ketenagakerjaan Manpower	- Undang-Undang No. 6 Tahun 2023; serta - Peraturan Pemerintah No. 36 Tahun 2021 tentang Pengupahan. - Law No. 6 of 2023; and - Government Regulation No. 36 of 2021 on Wages.

Insiatif Program Keberlanjutan Sustainability Program Initiative	Landasan Hukum Legal Foundation
Keselamatan Kerja Occupational Safety	Undang-Undang No. 1 Tahun 1970 tentang Keselamatan Kerja. Law No. 1 of 1970 on Occupational Safety.
Perlindungan Nasabah Customer Protection	- Undang-Undang No. 8 Tahun 1999 tentang Perlindungan Pelanggan; - Pasal 3 No. 2 (i) terkait Memperkuat Perlindungan atas Data Pribadi Nasabah Sektor Keuangan dalam Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan; - Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan; serta - Peraturan Otoritas Jasa Keuangan No. 1/POJK.07/2013 tentang Transparansi Informasi Produk Bank dan Penggunaan Data Pribadi Nasabah. - Law No. 8 of 1999 on Customer Protection; - Article 3 No. 2 (i) related to Strengthening the Protection of Personal Data of Financial Sector Customers in Law No. 4 of 2023 on Financial Sector Development and Strengthening; - Financial Services Authority Regulation No. 1/POJK.03/2013 on Consumer Protection in the Financial Services Sector; and - Financial Services Authority Regulation No. 1/POJK.07/2013 on Transparency of Bank's Product Information and Use of Customer Personal Data.
Program Anti-Korupsi dan Anti-Fraud Anti-Corruption and Anti-Fraud Program	Undang-Undang No. 20 Tahun 2001 tentang Perubahan atas Undang-Undang No. 31 tahun 1999 tentang Pemberantasan Tindak Pidana Korupsi. Law No. 20 of 2001 on Amendments to Law No. 31 of 1999 on Eradication of Corruption Criminal Act.
Literasi dan Inklusi Keuangan Financial Literacy and Inclusion	Peraturan Otoritas Jasa Keuangan No. 3 Tahun 2023 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan bagi Konsumen dan/atau Masyarakat. Financial Services Authority Regulation No. 3 of 2023 on Increasing Financial Literacy and Inclusion in the Financial Services Sector for Consumers and/or the Community.

Selain program tersebut, Bank juga menjalankan inisiatif di luar kewajiban regulasi, seperti pemberian beasiswa dan bantuan sosial bagi masyarakat di sekitar area operasional.

In addition to these programs, the Bank also undertakes voluntary initiatives beyond regulatory requirements, such as providing scholarships and social assistance to communities around its operational areas.

Keberlanjutan Pengembangan Sosial Sustainability of Social Development

Penegakan Hak Asasi Manusia [ESG-S.09]

Komitmen

Bank INA menempatkan penegakan hak asasi manusia (HAM) sebagai prioritas utama dalam menciptakan lingkungan kerja yang menghormati dan melindungi hak-hak karyawan. Komitmen ini diwujudkan melalui penerapan prinsip keberagaman, kesetaraan, serta kepatuhan terhadap peraturan yang berlaku. Meskipun saat ini kebijakan HAM masih terintegrasi dalam berbagai kebijakan internal lainnya, Bank tetap berkomitmen untuk memastikan perlindungan terhadap diskriminasi, eksploitasi, dan pelanggaran hak lainnya sebagai bagian dari prinsip tata kelola yang bertanggung jawab.

Lingkup Tanggung Jawab

Bank telah menetapkan lingkup tanggung jawab terkait penerapan HAM, terdiri dari:

- Menghindari keterlibatan pada kegiatan yang melanggar HAM;
- Melakukan penanganan keluhan pemangku kepentingan dengan baik;
- Tidak melakukan tindakan-tindakan diskriminatif;

Enforcement of Human Rights [ESG-S.09]

Commitment

Bank INA prioritizes the enforcement of human rights (HAM) in creating a work environment that respects and protects employee rights. This commitment is reflected in the implementation of diversity, equality, and compliance principles in accordance with applicable regulations. While the Bank's human rights policy is currently integrated into various internal policies, the Bank remains committed to ensuring protection against discrimination, exploitation, and other rights violations as part of responsible governance principles.

Scope of Responsibilities

The Bank has defined the scope of responsibility for human rights implementation, which includes:

- Avoiding involvement in activities that violate human rights;
- Handling stakeholders' complaints properly;
- Not taking discriminatory actions;



4. Melakukan pemenuhan hak-hak sipil dan politik bagi karyawan;
5. Melaksanakan pemenuhan hak ekonomi sosial dan budaya bagi karyawan; serta
6. Menjalankan pemenuhan prinsip fundamental dan hak dalam lingkungan kerja.

Pelaksanaan Inisiatif

Berikut adalah uraian mengenai pelaksanaan inisiatif Bank INA dalam penegakan HAM di lingkungan internal.

1. Praktik Kerja Tanpa Pelibatan Tenaga Kerja Anak ataupun Kerja Paksa [POJK51-F.19] [ESG-S.10]

Bank INA berkomitmen untuk memastikan tidak adanya praktik kerja paksa maupun pelibatan tenaga kerja anak dalam seluruh aktivitas operasionalnya. Komitmen ini selaras dengan Undang-Undang No. 11 Tahun 2020 tentang Cipta Kerja, Peraturan Pemerintah No. 36 Tahun 2021 tentang Pengupahan, serta Konvensi International Labour Organization (ILO) No. 138 tentang Usia Minimum untuk Bekerja.

Mengacu pada regulasi tersebut, Bank menetapkan waktu kerja maksimal 40 jam per minggu. Jika terdapat kelebihan jam kerja, upah lembur diberikan sesuai dengan ketentuan dalam Perjanjian Kerja Bersama (PKB), dan karyawan memiliki hak untuk menolak kerja lembur dengan mengajukan keberatan. Selain itu, dalam proses rekrutmen, Bank memastikan bahwa tenaga kerja yang dipekerjakan berusia minimal 18 tahun.

2. Hak Cuti

Setiap karyawan Bank INA berhak atas cuti tahunan minimal 12 hari kerja per tahun, yang dapat bertambah sesuai masa kerja hingga maksimal 18 hari kerja per tahun.

3. Izin Menjalankan Ibadah

Bank INA menghargai dan mendukung kebebasan beribadah sebagai bagian dari komitmen terhadap keberagaman dan hak karyawan. Bank memberikan kesempatan bagi seluruh karyawan untuk menjalankan ibadah sesuai keyakinan masing-masing tanpa hambatan, termasuk melalui penyesuaian jam kerja atau cuti khusus pada hari besar keagamaan.

4. Izin Melahirkan dan Izin Laktasi

Bank INA memberikan izin melahirkan sesuai dengan Pasal 82 dan Pasal 93 ayat (2c) dan (4e) Undang-Undang No. 13 Tahun 2003 tentang Ketenagakerjaan, serta menetapkan izin laktasi berdasarkan Pasal 34 Peraturan Pemerintah No. 33 Tahun 2012 tentang Pemberian Air Susu Ibu Eksklusif. Seluruh kebijakan ini diterapkan dengan tetap memperhatikan kelancaran tugas dan tanggung jawab karyawan.

5. Kebebasan Berserikat dan Berkumpul

Bank INA menjunjung tinggi hak karyawan untuk berserikat dan berkumpul dengan memberikan kebebasan dalam pembentukan Serikat Pekerja. Pembentukan ini harus sesuai dengan Pasal 28 Undang-Undang Dasar Republik Indonesia serta Keputusan Presiden No. 83 Tahun 1998 yang meratifikasi Konvensi International Labour Organization (ILO) No. 87

4. Fulfilling employees' civil and political rights;
5. Fulfilling employees' economic, social, and cultural rights; and
6. Fulfilling fundamental principles and rights in the work environment.

Implementation of the Initiative

The following outlines Bank INA's initiatives in enforcing human rights within its internal environment.

1. Occupational Practices Without Involving Child Labor or Forced Labor [POJK51-F.19] [ESG-S.10]

Bank INA is committed to ensuring that no forced labor or child labor is involved in any of its operational activities. This commitment aligns with Law No. 11 of 2020 on Job Creation, Government Regulation No. 36 of 2021 on Wage Policy, and International Labour Organization (ILO) Convention No. 138 on the Minimum Age for Employment.

In accordance with these regulations, the Bank sets a maximum working time of 40 hours per week. If overtime occurs, compensation is provided based on the provisions of the Collective Labor Agreement (PKB), and employees have the right to refuse overtime by submitting an objection. Additionally, during the recruitment process, the Bank ensures that all hired employees are at least 18 years old.

2. Leave Rights

Each Bank INA employee is entitled to a minimum of 12 working days of annual leave per year, which may increase based on tenure up to a maximum of 18 working days per year.

3. Permission to Conduct Worship

Bank INA respects and supports religious freedom as part of its commitment to diversity and employee rights. The Bank ensures that all employees can practice their faith without obstacles, including through work schedule adjustments or special leave on religious holidays.

4. Maternity Leave and Lactation Permit

Bank INA grants maternity leave in accordance with Article 82 and Article 93 (2c) and (4e) of Law No. 13 of 2003 on Manpower and provides lactation leave based on Article 34 of Government Regulation No. 33 of 2012 on Exclusive Breastfeeding. All these policies are implemented while ensuring the smooth execution of employees' duties and responsibilities.

5. Freedom of Association and Assembly

Bank INA upholds employees' rights to form an association and assemble by granting the freedom to establish a Labor Union. This establishment must comply with Article 28 of the Constitution of the Republic of Indonesia and Presidential Decree No. 83 of 1998, which ratifies International Labour Organization (ILO) Convention No. 87 of 1948 on Freedom

Tahun 1948 tentang Kebebasan Berserikat dan Perlindungan Hak Membentuk Organisasi. Kebijakan ini bertujuan menciptakan ruang bagi karyawan untuk menyuarakan aspirasi secara kolektif, guna memperkuat hubungan industrial yang harmonis.

6. Kebijakan Bank Mengenai Pelecehan Seksual dan/atau Non-Diskriminasi [ESG-S.08]

Bank INA berkomitmen untuk memastikan lingkungan kerja yang inklusif, bebas dari pelecehan seksual maupun diskriminasi. Saat ini, kebijakan pelecehan seksual telah menjadi bagian dari Kode Etik, sedangkan prinsip non-diskriminasi terus diperkuat dalam kebijakan ketenagakerjaan dan operasional Bank.

Capaian Kegiatan

Selama tahun 2024, kegiatan penegakkan HAM di internal Bank telah terlaksana dengan baik, seperti:

1. Terbentuknya hubungan kerja yang baik dengan karyawan, sehingga meningkatkan kinerja Bank;
2. Terbentuknya lingkungan kerja yang nyaman bagi seluruh karyawan; serta
3. Tidak terdapat laporan pelanggaran HAM yang diterima oleh Bank. [ESG-S.07]

Penghargaan dan Sertifikasi

Di tahun 2024, Bank INA belum mendapatkan penghargaan atau sertifikasi terkait HAM. Meskipun demikian, penerapan inisiatif ini tetap dilakukan secara optimal.

Praktik Operasi yang Adil

Komitmen

Bank INA berkomitmen untuk menerapkan praktik operasi yang adil dan bertanggung jawab dengan menjunjung transparansi, kejujuran, serta kepatuhan terhadap peraturan dan perundang-undangan yang berlaku. Bank juga memastikan bahwa setiap keputusan bisnis mempertimbangkan kepentingan seluruh pemangku kepentingan dan didasarkan pada prinsip efisiensi, efektivitas, kompetitif, transparansi, keadilan, kewajaran, serta akuntabilitas.

Pelaksanaan Inisiatif

Berikut adalah uraian mengenai pelaksanaan inisiatif Bank INA dalam praktik operasi yang adil di lingkungan internal.

1. Pengadaan Barang dan Jasa

Kebijakan terkait pengadaan barang dan jasa Bank merujuk pada:

- a. Pedoman & Kebijakan Alih Daya No. SDM/001/00/0818;
- b. Kebijakan Pengadaan Barang dan/atau Jasa No. UM/016/01/1221 tanggal 14 Desember 2021; serta
- c. Satuan Operasional Prosedur No. 108 tentang Penggunaan Penyedia Barang Jasa Teknologi dan Informasi.

of Association and Protection of the Right to Organize. This policy aims to create a platform for employees to voice their aspirations collectively, fostering a harmonious industrial relationship.

6. Bank Policy on Sexual Harassment and/or Non-Discrimination [ESG-S.08]

Bank INA is committed to ensuring an inclusive work environment free from sexual harassment and discrimination. Currently, the sexual harassment policy is integrated into the Code of Conduct, while non-discrimination principles continue to be reinforced within the Bank's employment and operational policies.

Activity Achievements

Throughout 2024, human rights enforcement within the Bank has been effectively implemented, including the following initiatives:

1. Establishment of good working relationships with employees, and thereby, increasing the Bank's performance;
2. Establishment of comfortable work environment for all employees; and
3. No reports of human rights violations received by the Bank. [ESG-S.07]

Awards and Certifications

In 2024, Bank INA has not received any awards or certifications related to human rights. Nevertheless, the implementation of these initiatives continues to be carried out optimally.

Fair Operating Practices

Commitment

Bank INA is committed to implementing fair and responsible operational practices by upholding transparency, integrity, and compliance with applicable laws and regulations. The Bank also ensures that every business decision considers the interests of all stakeholders and is based on the principles of efficiency, effectiveness, competitiveness, transparency, fairness, equity, and accountability.

Implementation of the Initiative

The following outlines Bank INA's initiatives in implementing fair operational practices within its internal environment.

1. Procurement of Goods and Services

The Bank's policies on goods and services procurement refer to:

- a. Outsourcing Guidelines & Policy No. HR/001/00/0818;
- b. Goods and/or Services Procurement Policy No. UM/016/01/1221 dated December 14, 2021; and
- c. Operational Unit Procedure No. 108 on the Use of Technology and Information Service Goods Providers.



2. Pencegahan Benturan Kepentingan

Bank INA berkomitmen untuk mencegah benturan kepentingan dan intervensi dari pihak mana pun, termasuk pemegang saham, guna memastikan praktik bisnis yang profesional dan transparan. Individu atau pihak yang memiliki benturan kepentingan tidak diperbolehkan berpartisipasi dalam proses pengambilan keputusan. Apabila keputusan tetap harus melibatkan pihak yang memiliki benturan kepentingan, maka proses pengambilan keputusan harus dilakukan secara transparan dan selalu mengutamakan kepentingan Bank. Seluruh kondisi benturan kepentingan juga harus diungkapkan dalam keputusan dan laporan yang relevan.

3. Larangan *Insider Trading* [ESG-G.08]

Bank INA berkomitmen untuk menerapkan prinsip keadilan, transparansi, dan akuntabilitas dalam pengelolaan informasi material, guna melindungi kepentingan seluruh Pemegang Saham dan pemangku kepentingan. Dalam rangka memastikan perlakuan yang adil dan mencegah penyalahgunaan informasi, Bank INA telah menerapkan Kebijakan *Insider Trading*, sebagaimana diuraikan dalam Bab Tata Kelola Perusahaan pada Laporan Tahunan ini.

Kebijakan ini melarang Direksi, Komisaris, dan karyawan untuk memanfaatkan informasi material yang belum dipublikasikan untuk memperoleh keuntungan pribadi atau menguntungkan pihak tertentu. Larangan ini mencakup perdagangan saham berdasarkan informasi yang belum tersedia untuk publik, serta penyebaran informasi kepada pihak lain yang dapat memberikan keuntungan tidak adil.

Sebagai bentuk penguatan tata kelola, Bank INA juga memastikan bahwa seluruh individu yang memiliki akses terhadap informasi sensitif diwajibkan menjaga kerahasiaan data dan mengikuti pedoman etika bisnis yang telah ditetapkan. Dengan menerapkan kebijakan ini, Bank INA berupaya meningkatkan kepercayaan Pemegang Saham, menjaga integritas pasar, dan mencegah risiko pelanggaran regulasi yang dapat merugikan reputasi Bank.

4. Integritas Sistem Perbankan

Bank INA berkomitmen untuk menjaga integritas sistem perbankan dengan menerapkan standar kepatuhan yang tinggi serta pencegahan terhadap kejahatan keuangan, termasuk *money laundering*, *terrorism financing*, dan korupsi. Seluruh organ Bank diwajibkan menjunjung transparansi, akuntabilitas, serta kepatuhan terhadap regulasi yang berlaku. Selain itu, karyawan bertanggung jawab untuk mendeteksi dan melaporkan rekening yang mencurigakan, guna memastikan keamanan dan stabilitas sistem keuangan.

2. Prevention of Conflict of Interest

Bank INA is committed to preventing conflicts of interest and external interventions, including from shareholders, to ensure professional and transparent business practices. Individuals or parties with a conflict of interest are not permitted to participate in decision-making processes. If a decision must involve a party with a conflict of interest, the process must be conducted transparently, prioritizing the Bank's interests. All conflict-of-interest situations must also be disclosed in relevant decisions and reports.

3. Prohibition of Insider Trading [ESG-G.08]

Bank INA is committed to implementing the principles of fairness, transparency, and accountability in managing its material information, to protect the interests of all Shareholders and stakeholders. To ensure fair treatment and prevent the misuse of information, Bank INA has implemented an Insider Trading Policy, as outlined in the Corporate Governance chapter of this Annual Report.

This policy prohibits members of the Board of Directors, Board of Commissioners, and employees from utilizing the unpublished material information for personal gain or to benefit specific party. This restriction includes trading shares based on non-public information and sharing such information with others who may gain an unfair advantage.

As part of governance reinforcement, Bank INA also ensures that all individuals with access to sensitive information are required to maintain data confidentiality and adhere to established business ethics guidelines. By implementing this policy, Bank INA aims to enhance shareholder trust, uphold market integrity, and prevent regulatory violations that could harm the Bank's reputation.

4. Banking System Integrity

Bank INA is committed to maintaining the integrity of the banking system by enforcing high compliance standards and preventing financial crimes, including money laundering, terrorism financing, and corruption. All Bank entities are required to uphold transparency, accountability, and adherence to applicable regulations. Additionally, employees are responsible for detecting and reporting suspicious accounts to ensure financial system security and stability.

5. Pencegahan Korupsi dan Gratifikasi [ESG-G.07]

Bank INA berkomitmen untuk mencegah korupsi dan gratifikasi di seluruh tingkatan organisasi dengan menerapkan Kebijakan dan Prosedur Strategi *Anti-Fraud* No. KEB/RMG/13/03/0923 tanggal 6 Oktober 2023. Kebijakan ini mencakup Deklarasi Pakta Integritas yang wajib ditandatangani oleh seluruh karyawan sebagai bentuk komitmen terhadap tata kelola yang bersih dan transparan. Selain itu, Bank menyediakan sarana pengaduan pelanggaran terkait korupsi dan gratifikasi melalui telepon +62 21 252 5678 Ext. 1500 dan email antifraud_skai@bankina.co.id.

Capaian Kegiatan

Sepanjang tahun 2024, Bank INA telah menerapkan praktik operasi yang adil secara efektif, dengan pencapaian sebagai berikut.

1. Melibatkan seluruh pemangku kepentingan untuk turut serta aktif dalam melakukan praktik anti-suap yang berlandaskan secara adil.
2. Menyediakan sarana pelaporan pelanggaran, seperti *hotline whistleblowing*.
3. Memberikan edukasi *awareness* yang memadai kepada seluruh pemangku kepentingan terkait *Anti-Fraud* dan APU-PPT.
4. Tidak terjadinya benturan kepentingan yang dapat berpotensi dan/atau merugikan Bank.
5. Reputasi Bank dapat secara transparan dan dijaga dengan baik.

Pengelolaan Ketenagakerjaan, Kesehatan, dan Keselamatan Kerja [ESG-S.11]

Komitmen

Pengelolaan ketenagakerjaan serta kesehatan dan keselamatan kerja (K3) dilakukan secara sistematis dan berkelanjutan guna menciptakan lingkungan kerja yang produktif, sehat, aman, serta mendukung kesejahteraan dan pengembangan karyawan.

Pelaksanaan Inisiatif

Berikut adalah uraian mengenai pelaksanaan inisiatif Bank INA dalam pengelolaan ketenagakerjaan dan K3.

1. Kesetaraan Kesempatan Bekerja [POJK51-F.18] [ESG-S.01]

Bank INA berkomitmen untuk menciptakan lingkungan kerja yang adil dan inklusif, dengan memastikan kesetaraan kesempatan bagi seluruh kandidat yang memenuhi kriteria dalam proses rekrutmen yang transparan dan bebas dari diskriminasi. Bank juga menerapkan prinsip kesetaraan gender, yang tercermin dalam pembagian tugas, komposisi jabatan, remunerasi, dan aspek lainnya. Selain itu, Bank membuka peluang kerja bagi penyandang disabilitas dengan menempatkan mereka di posisi yang sesuai dengan kemampuan dan kontribusinya.

5. Prevention of Corruption and Gratification [ESG-G.07]

Bank INA is committed to preventing corruption and gratification at all levels of the organization through the implementation of Anti-Fraud Strategy Policies and Procedures No. KEB/RMG/13/03/0923 dated October 6, 2023. This policy includes the Declaration of an Integrity Pact, which must be signed by all employees as a commitment to clean and transparent governance. Additionally, the Bank provides a whistleblowing mechanism for reporting corruption and gratuity-related violations via telephone at +62 21 252 5678 Ext. 1500 and email at antifraud_skai@bankina.co.id.

Activity Achievements

Throughout 2024, Bank INA has effectively implemented fair operational practices, achieving the following milestones.

1. Involving all stakeholders to actively participate in anti-bribery practices based on fairness.
2. Providing facilities for reporting violations, such as a whistleblowing hotline.
3. Providing adequate awareness education to all stakeholders regarding Anti-Fraud and AML-CFT.
4. No conflict of interest that may potentially and/or harm the Bank.
5. The Bank's reputation can be well-maintained in a transparent manner.

Management of Employment, Occupational Health and Safety [ESG-S.11]

Commitment

Employment management, as well as occupational health and safety (OHS), is carried out systematically and continuously to create a productive, healthy, and safe work environment while supporting employee well-being and development.

Implementation of the Initiative

The following outlines Bank INA's initiatives in employment management and occupational health and safety (OHS).

1. Equal Employment Opportunity [POJK51-F.18] [ESG-S.01]

Bank INA is committed to creating a fair and inclusive work environment by ensuring equal opportunities for all qualified candidates through a transparent and non-discriminatory recruitment process. The Bank also upholds gender equality principles, reflected in task distribution, job composition, remuneration, and other aspects. Additionally, the Bank provides employment opportunities for individuals with disabilities by placing them in roles that align with their skills and contributions.



**Total Karyawan Baru
yang Direkrut**
Total New Employees
Recruited

282

orang / people



**Komposisi Karyawan Wanita
pada Jabatan Strategis**
Composition of Female
Employees in Strategic Position

>45%



**Total Karyawan
Penyandang Disabilitas**
Total Employees
with Disability

1

Level Jabatan Position Level	Pria Male		Wanita Female	
	Total Karyawan Total Employees	Persentase Karyawan Employee Percentage (%)	Total Karyawan Total Employees	Persentase Karyawan Employee Percentage (%)
Supporting Unit	227	93,03	17	6,97
Entry-Level	199	55,12	162	44,88
Mid-Level	251	57,57	185	42,43
Senior-Level	39	51,32	37	48,68
Executive-Level	36	51,43	34	48,57
Total Karyawan Total Employees	752	63,35	435	36,65

2. Remunerasi [POJK51-F.20]

Bank INA menerapkan kebijakan remunerasi yang adil, transparan, dan berbasis kinerja guna mendukung kesejahteraan karyawan serta mendorong produktivitas kerja. Penetapan remunerasi didasarkan pada metode *performance appraisal*, rekomendasi Komite Nominasi dan Remunerasi, serta mempertimbangkan peraturan perundang-undangan, upah minimum regional/provinsi (UMR/UMP), kebijakan industri sejenis, dan faktor lainnya. Selain itu, Bank juga menerapkan remunerasi variabel dalam bentuk insentif atau bonus, yang diberikan berdasarkan hasil penilaian kinerja karyawan.

Informasi terkait struktur remunerasi karyawan berdasarkan wilayah operasional diuraikan dalam tabel berikut.

2. Remuneration [POJK51-F.20]

Bank INA implements a fair, transparent, and performance-based remuneration policy to support employee well-being and enhance work productivity. Remuneration determination is based on the performance appraisal method, recommendations from the Nomination and Remuneration Committee, and considerations such as applicable laws and regulations, regional/provincial minimum wages (UMR/UMP), industry standards, and other relevant factors. Additionally, the Bank applies variable remuneration in the form of incentives or bonuses, granted based on employee performance evaluations.

Details on the employee remuneration structure by operational region are outlined in the following table.

Wilayah Region	Upah Karyawan Tetap Terendah Lowest Permanent Employee Wages (Rp)	Upah Minimum Regional (UMR) Regional Minimum Wage (Rp)	Rasio Upah Karyawan Tetap Terendah Terhadap UMR Ratio of Lowest Permanent Employee Wages to UMR (%)
Jakarta	5.067.381	5.067.381	100,00
Tangerang Selatan South Tangerang	4.670.791	4.670.791	100,00
Kota Tangerang Tangerang City	4.760.289	4.760.289	100,00
Bandung	4.209.309	4.209.309	100,00
Bekasi	5.343.430	5.343.430	100,00

Wilayah Region	Upah Karyawan Tetap Terendah Lowest Permanent Employee Wages (Rp)	Upah Minimum Regional (UMR) Regional Minimum Wage (Rp)	Rasio Upah Karyawan Tetap Terendah Terhadap UMR Ratio of Lowest Permanent Employee Wages to UMR (%)
Karawang	5.257.834	5.257.834	100,00
Bogor	4.813.988	4.813.988	100,00
Depok	4.878.612	4.878.612	100,00
Purwakarta	4.499.768	4.499.768	100,00
Sukabumi	2.834.399	2.834.399	100,00
Yogyakarta	2.492.997	2.492.997	100,00
Semarang	3.243.969	3.243.969	100,00
Solo	2.269.070	2.269.070	100,00
Tegal	2.231.628	2.231.628	100,00
Surabaya	4.725.479	4.725.479	100,00
Malang	3.309.144	3.309.144	100,00
Medan	3.769.082	3.769.082	100,00
Ambon	2.991.299	2.991.299	100,00
Makassar	3.643.321	3.643.321	100,00
Denpasar	3.096.823	3.096.823	100,00
Palu	3.179.859	3.179.859	100,00
Pati	2.190.000	2.190.000	100,00

3. Pendidikan dan Pelatihan [POJK51-F.22] [ESG-S.05]

Bank INA secara berkala menyelenggarakan program pendidikan dan pelatihan guna meningkatkan kompetensi karyawan agar tetap adaptif terhadap perkembangan industri. Program ini dilaksanakan secara internal maupun melalui kerja sama dengan pihak eksternal, sesuai dengan kebutuhan pengembangan karyawan. Informasi terkait pelaksanaan pendidikan dan pelatihan telah diuraikan dalam Bab Tinjauan Pendukung Bisnis pada Laporan Tahunan ini.

4. Program Pensiun

Sebagai bagian dari komitmen terhadap kesejahteraan karyawan di masa pensiun, Bank INA menyediakan program pensiun yang diintegrasikan dengan BPJS Ketenagakerjaan. Program ini berlaku bagi karyawan aktif dan memberikan manfaat saat memasuki usia pensiun (55 tahun), berupa:

- Tunjangan Jaminan Pensiun;
- Tunjangan Hari Tua (JHT); dan
- Dana Pensiun, yang diberikan secara proporsional berdasarkan masa kerja.

Selain itu, Bank juga memberikan opsi bagi pensiunan untuk dipekerjakan kembali sebagai karyawan kontrak, sesuai dengan kebutuhan dan kebijakan yang berlaku.

5. Kesehatan [POJK51-F.21]

Bank INA berkomitmen untuk menjaga kesehatan karyawan dan mendukung produktivitas kerja dengan menyediakan berbagai fasilitas kesehatan, termasuk rawat inap, rawat jalan, persalinan, pembuatanacamata, dan perawatan gigi. Selain itu, Bank juga memfasilitasi kepesertaan karyawan dan keluarganya dalam BPJS Kesehatan, guna memastikan perlindungan kesehatan yang optimal.

3. Education and Training Programs [POJK51-F.22] [ESG-S.05]

Bank INA regularly conducts education and training programs to enhance employee competencies and ensure adaptability to industry developments. These programs are implemented both internally and in collaboration with external parties, based on employee development needs. Details on the execution of education and training programs are outlined in the Business Support Review chapter of this Annual Report.

4. Pension Program

As part of its commitment to employee well-being in retirement, Bank INA provides a pension program integrated with BPJS Ketenagakerjaan. This program applies to active employees and offers benefits upon reaching retirement age (55 years), including:

- Pension Insurance Benefits;
- Old Age Allowance (JHT); and
- Pension Funds, which are disbursed proportionally based on years of service.

Additionally, the Bank offers retirees the option to be re-employed as contract employees, based on business needs and applicable policies.

5. Health [POJK51-F.21]

Bank INA is committed to maintaining employee health and supporting work productivity by providing various healthcare benefits, including inpatient and outpatient care, maternity services, eyeglass prescriptions, and dental care. The Bank also facilitates employee and family participation in BPJS Kesehatan to ensure optimal health protection.



6. Kegiatan Internal

Bank INA menyelenggarakan kegiatan internal untuk mempererat hubungan kerja dan membangun budaya kerja yang positif. Salah satu agenda rutin adalah kunjungan ke yayasan dalam rangka berbagi pada peringatan hari besar keagamaan, seperti Idul Fitri dan Natal.

7. Keselamatan Kerja [POJK51-F.21]

Bank INA menempatkan keselamatan kerja sebagai prioritas utama untuk melindungi karyawan dari risiko kecelakaan dan keadaan darurat. Sebagai bagian dari komitmen ini, Bank menerapkan berbagai inisiatif keselamatan, antara lain:

- Menyediakan *apar powder* sebagai alat pemadam darurat;
- Menyediakan *sprinkle* dan *hydrant* pada instalasi gedung;
- Menyediakan *heat detector*, *smoke detector*, dan *fire alarm* sebagai pengingat bahaya kebakaran;
- Menyediakan *speaker* untuk mengumumkan keadaan darurat;
- Menyediakan informasi terkait penggunaan tangga darurat;
- Menyediakan pompa diesel dan pompa elektrik untuk kebutuhan air; serta
- Melakukan pelatihan evakuasi bencana karyawan di kantor pusat, kantor wilayah, dan kantor cabang.

Capaian Kegiatan

Sepanjang tahun 2024, Bank INA telah berhasil menerapkan inisiatif ketenagakerjaan dan K3 secara efektif, seperti:

- Terjaminnya kesehatan karyawan dan keluarga; serta
- Tidak terjadinya kecelakaan kerja karyawan yang terjadi di lingkungan kerja (*zero accident*). [ESG-S.06]

Mekanisme Pengaduan Masalah

Bank INA membuka saluran pengaduan bagi karyawan terkait ketenagakerjaan dan keselamatan kerja (K3) dengan mekanisme sebagai berikut.

- Bila karyawan memiliki keluhan, ketidakpuasan maupun permasalahan antar karyawan dengan atasan maupun bawahan, akan diselesaikan secara musyawarah mufakat dengan atasan langsung.
- Apabila belum terdapat penyelesaian, maka karyawan dapat meneruskan ke atasan yang lebih tinggi, yaitu membuat laporan kepada Divisi *Human Capital*.
- Apabila seluruh usaha tersebut tidak didapat kesepakatan, maka penyelesaian dilakukan sesuai ketentuan perundang-undangan yang berlaku.
- Karyawan dapat melapor melalui WBS. Bank INA telah memiliki sarana WBS untuk menampung pelaporan atas pelanggaran yang dilakukan oleh pihak internal.

Selama 3 tahun terakhir, Bank INA tidak menerima pengaduan terkait ketenagakerjaan dan K3.

6. Internal Activities

Bank INA organizes internal activities to strengthen workplace relationships and foster a positive work culture. One of its regular initiatives includes visits to foundations to share donations during religious celebrations such as Idul Fitri and Christmas.

7. Occupational Safety [POJK51-F.21]

Bank INA prioritizes workplace safety to protect employees from accidents and emergencies. As part of this commitment, the Bank implements various safety initiatives, including:

- Providing *apar powder* as an emergency extinguisher;
- Providing *sprinkle* and *hydrant* on building installations;
- Providing *heat detector*, *smoke detector*, and *fire alarm* as a fire hazard reminder;
- Providing *speaker* to declare a state of emergency;
- Providing information regarding the use of emergency stairs;
- Providing diesel pumps and electric pumps for water needs; and
- Conducting employee disaster evacuation training at the head office, regional offices, and branch offices.

Activity Achievements

Throughout 2024, Bank INA has successfully implemented employment and occupational health and safety (OHS) initiatives effectively, including:

- Ensuring the health of employees and their families; and
- No occupational accidents occurring in the work environment (*zero accident*). [ESG-S.06]

Complaint Mechanism

Bank INA provides a complaint channel for employees regarding employment and occupational safety (OHS) through the following mechanisms.

- If employees have complaints, dissatisfaction, or problems between employees and superiors or subordinates, they will be resolved by deliberation to reach a consensus with their immediate supervisor.
- If there is no settlement yet, the employee can forward it to a higher superior, by preparing a report to the Human Capital Division.
- If an agreement is not reached after taking all these efforts, the settlement will be carried out in accordance with the provisions of the applicable laws and regulations.
- Employees can report through the WBS. Bank INA already has a WBS channel to accommodate reports of violations committed by internal parties.

Over the past 3 years, Bank INA has not received any complaints related to employment and occupational health and safety (OHS).

Hubungan yang Baik dengan Mitra Usaha

Hubungan yang harmonis dengan mitra usaha memperkuat sinergi dalam mencapai tujuan bersama serta menciptakan lingkungan kerja yang produktif dan inovatif. Bank INA menjalankan kolaborasi ini dengan menjunjung tinggi profesionalisme dan transparansi guna memastikan keberlanjutan bisnis serta kualitas layanan yang optimal.

Pemenuhan Kontrak Kerja

Setiap kerja sama antara Bank INA dan mitra usaha didasarkan pada kontrak kerja yang sah dan telah disepakati bersama. Kedua belah pihak berkomitmen untuk mematuhi seluruh kebijakan dan ketentuan yang berlaku, dengan menjunjung tinggi profesionalisme, transparansi, dan tanggung jawab dalam pelaksanaannya.

Pengembangan Sosial dan Kemasyarakatan

[POJK51-F.23]

Bank INA berkomitmen untuk mendukung pengembangan sosial dan ekonomi masyarakat melalui berbagai inisiatif yang bertujuan meningkatkan kesejahteraan. Komitmen ini tidak hanya mencerminkan tanggung jawab sosial Bank, tetapi juga memperkuat hubungan yang positif dengan masyarakat.

Pelaksanaan Inisiatif [POJK51-F.23]

Pelaksanaan inisiatif sosial dan kemasyarakatan dilakukan secara sistematis dan terstruktur untuk memastikan bahwa program yang diterapkan tepat sasaran sesuai dengan kebutuhan masyarakat. Inisiatif ini memberikan dampak positif, terutama melalui produk dan layanan Bank yang dirancang untuk mempermudah akses keuangan serta meningkatkan kesejahteraan masyarakat dan nasabah. Berikut adalah uraian mengenai inisiatif Bank terkait pengembangan sosial dan kemasyarakatan.

1. Penggunaan Tenaga Kerja Lokal [POJK51-F.25]

Sebagai bagian dari dukungan terhadap pertumbuhan ekonomi daerah, Bank INA memprioritaskan rekrutmen tenaga kerja dari masyarakat sekitar. Pada tahun 2024, 62% dari total karyawan Bank INA di Kantor Pusat Ariobimo merupakan masyarakat lokal.

2. Edukasi dan Literasi Keuangan [POJK51-F.25]

Bank INA secara berkala menyelenggarakan kegiatan edukasi dan literasi keuangan guna meningkatkan pemahaman masyarakat dalam pengelolaan keuangan yang baik. Pelaksanaan kegiatan ini merujuk pada Peraturan Otoritas Jasa Keuangan No. 3 Tahun 2023 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan bagi Konsumen dan/atau Masyarakat.

Sebagai bagian dari kewajiban kepatuhan, Bank juga menyampaikan Laporan Rencana dan Realisasi Literasi Keuangan kepada Departemen Literasi, Inklusi Keuangan, dan

Good Relations with Business Partners

A harmonious relationship with business partners strengthens synergy in achieving shared goals and fosters a productive and innovative work environment. Bank INA upholds professionalism and transparency in these collaborations to ensure business sustainability and optimal service quality.

Fulfillment of Work Contracts

Every partnership between Bank INA and its business partners is based on a legally binding and mutually agreed-upon contract. Both parties are committed to complying with all applicable policies and regulations while upholding professionalism, transparency, and accountability in its implementation.

Social and Community Development

[POJK51-F.23]

Bank INA is committed to supporting social and economic development through various initiatives aimed at enhancing community well-being. This commitment not only reflects the Bank's social responsibility but also strengthens positive relationships with the community.

Implementation of the Initiative [POJK51-F.23]

Social and community initiatives are implemented systematically and structured to ensure that programs effectively target community needs. These initiatives create a positive impact, particularly through the Bank's products and services designed to improve financial access and enhance the well-being of both customers and the community. The following outlines the Bank's initiatives related to social and community development.

1. Use of Local Workers [POJK51-F.25]

As part of its support for regional economic growth, Bank INA prioritizes the recruitment of local talent. In 2024, 62% of total employees at Bank INA's in Ariobimo Head Office were the local community.

2. Financial Education and Literacy [POJK51-F.25]

Bank INA regularly conducts financial education and literacy programs to enhance public understanding of sound financial management. These initiatives are carried out in accordance with Financial Services Authority Regulation No. 3 of 2023 on Improving Financial Literacy and Inclusion in the Financial Services Sector for Consumers and/or the Public.

As part of its compliance obligations, the Bank also submits the Financial Literacy Plan and Realization Report to the Financial Literacy, Inclusion, and Communication



Komunikasi Otoritas Jasa Keuangan. Berikut adalah rincian laporan yang telah disampaikan selama tahun 2024.

- Laporan Rencana Literasi Keuangan Tahun 2024 dengan No. Laporan LRE-2024-000635 melalui Sistem Informasi Pelaporan Edukasi dan Perlindungan Konsumen (SiPeduli) dan Microsoft Forms Office ([link resmi pelaporan Perlindungan Konsumen Bank Indonesia \(PKBI\)](#)).
- Laporan Realisasi Literasi Keuangan Semester I tanggal 10 Juli 2024 (LPE-SM1-2024-001462) dan Semester II tanggal 22 Januari 2025 (LPE-SM2-2024-001377) melalui Sistem Informasi Pelaporan Edukasi dan Perlindungan Konsumen (SIPELULI) dan Microsoft Forms Office ([link resmi pelaporan Perlindungan Konsumen Bank Indonesia \(PKBI\)](#)).

Selama tahun 2024, Bank INA telah menyelenggarakan program edukasi dan literasi keuangan, dengan rincian sebagai berikut.

Program Edukasi dan Literasi Keuangan Education and Literacy Programs	Lokasi Location	Jumlah Peserta Total Participants
Edukasi Keuangan bagi Masyarakat Financial Education for Community	Rumah Ramah Sejahtera, Tanah Abang, Jakarta Pusat Rumah Ramah Sejahtera, Tanah Abang, Central Jakarta	35
Bulan Ulang Tahun Bank INA Perdana ke-33 (Semester 1)	Universitas Kristen Krida Wacana (Ukrida), PT Binokular Media Utama, SD Hangtuh 10, PT Inti Cakrawala Citra, PT Servindo Jaya Utama, PT Yugen Bertumbuh Sekuritas, PT Karunia Kreasi Cemerlang, Koperasi Karya Utama Sentosa, PT Moya Indonesia, dan Member Indogrosir Karawang	197
Bank INA Perdana's 33 th Anniversary Month (First Semester)	Krida Wacana Christian University (Ukrida), PT Binokular Media Utama, SD Hangtuh 10, PT Inti Cakrawala Citra, PT Servindo Jaya Utama, PT Yugen Bertumbuh Sekuritas, PT Karunia Kreasi Cemerlang, Karya Utama Sentosa Cooperative, PT Moya Indonesia, and Indogrosir Karawang Member	
Bulan Inklusi Keuangan 2024 (Semester 2)	Cetiya He Xin, Universitas Wisnuwardhana Malang, SDN Kaligangsa 01 Tegal, PT Inti Cakrawala Citra (Indogrosir Cabang Bintara), Kiddie Planet, PT Salim Ivomas Pratama Jakarta, Sekolah Pascal Montessori, Yayasan Perguruan Nahdlatul Ulama Medan, PT Tri Utama Putra Mataram, PT Inti Cakrawala Citra (Indogrosir Cabang Cipinang), dan SDN Cisuda.	282
Financial Inclusion Month 2024 (Second Semester)	Cetiya He Xin, Wisnuwardhana University Malang, SDN Kaligangsa 01 Tegal, PT Inti Cakrawala Citra (Indogrosir Bintara Branch), Kiddie Planet, PT Salim Ivomas Pratama Jakarta, Pascal Montessori School, Nahdlatul Ulama Medan Educational Foundation, PT Tri Utama Putra Mataram, PT Inti Cakrawala Citra (Indogrosir Cipinang Branch), and SDN Cisuda.	

Bank telah menginvestasikan dana sebesar Rp40.562.316,- untuk kegiatan edukasi dan literasi keuangan pada tahun 2024.

Department of the Financial Services Authority. The following provides details of the reports submitted throughout 2024.

- The 2024 Financial Literacy Plan Report No. LRE-2024-000635, submitted via the Consumer Education and Protection Reporting Information System (SiPeduli) and Microsoft Forms Office (the official reporting link for Bank Indonesia's Consumer Protection (PKBI)).
- Financial Literacy Realization Report for Semester I dated 10 July 2024 (LPE-SM1-2024-001462) and Semester II dated 22 January 2025 (LPE-SM2-2024-001377) through the Consumer Education and Protection Reporting Information System (SIPELULI) and Microsoft Forms Office (official reporting link for Bank Indonesia's Consumer Protection (PKBI)).

Throughout 2024, Bank INA has conducted financial education and literacy programs with the following details.

3. Layanan Keuangan Inklusif [POJK51-F.25]

Bank INA menyediakan layanan keuangan inklusif yang menjangkau seluruh lapisan masyarakat. Pada tahun 2024, layanan ini diwujudkan melalui berbagai produk, antara lain Tabina Triple Untung Mass, Tabina Triple Untung Affluent - Individu, Tabina Triple Untung Kelompok, Tabina Berjangka Berhadiah, Tabina Green Untung, Tabina Combo, Deposito *Cash Reward*, Program Giro dan Tabina Bisnis, Gratis Biaya Transaksi di ATM dan IBMB, Gratis Biaya Transaksi IBB, *Cashback* Transaksi QRIS, Gratis Biaya BI-Fast, Binadigital - Gratis Biaya BI-Fast, Binadigital - Gratis Biaya Admin Transaksi Token Listrik, Binadigital - *Cashback* Deposito, Binadigital - BINA EXTRA, Binadigital - *Cashback* Transaksi QRIS, Binadigital - Gratis Admin Transaksi Setor dan Tarik Tunai di Indomaret, serta Binadigital - Gratis Admin Transaksi Tarik Tunai dengan Kartu ATM/Debit Binadigital.

3. Inclusive Financial Services [POJK51-F.25]

Bank INA provides inclusive financial services accessible to all segments of society. In 2024, these services were offered through various products, including Tabina Triple Untung Mass, Tabina Triple Untung Affluent - Individual, Tabina Triple Untung Kelompok, Tabina Berjangka Berhadiah, Tabina Green Untung, Tabina Combo, Deposito Cash Reward, Giro Program and Tabina Bisnis, Free Transaction Fees at ATMs and IBMB, Free Transaction Fees for IBB, QRIS Transaction Cashback, Free BI-Fast Fees, Binadigital - Free BI-Fast Fees, Binadigital - Free Admin Fees for Electricity Token Transactions, Binadigital - Deposit Cashback, Binadigital - BINA EXTRA, Binadigital - QRIS Transaction Cashback, Binadigital - Free Admin Fees for Deposit and Withdrawal Transactions at Indomaret, and Binadigital - Free Admin Fees for ATM/Debit Card Cash Withdrawals via Binadigital.

4. Program Pengembangan dan Pemberdayaan Masyarakat

[POJK51-F.25] [ESG-S.12]

Bank telah melaksanakan program pengembangan dan pemberdayaan masyarakat selama 3 tahun terakhir dalam bidang kesehatan, pendidikan, dan donasi lainnya, yang diungkapkan pada tabel berikut.

4. Community Development and Empowerment Program

[POJK51-F.25] [ESG-S.12]

Over the past 3 years, the Bank has implemented community development and empowerment programs in the areas of health, education, and other donations, as detailed in the following table.

Tahun Year	Uraian Description
KESEHATAN HEALTH	
2024	Sebagai bagian dari dukungan terhadap program pemerintah dalam pengentasan <i>stunting</i>, Bank INA menyalurkan CSR dalam bentuk 125 paket nutrisi bagi masyarakat di 2 lokasi berikut. - Aula Dinas Kesehatan Kota Bekasi pada tanggal 20 Desember 2024. - Aula Kantor Kelurahan Sertajaya, Kecamatan Cikarang Timur, Kabupaten Bekasi pada tanggal 27 Desember 2024. As part of its support for the government's <i>stunting</i> reduction program, Bank INA distributed CSR assistance in the form of 125 nutrition packages to communities in the following two locations: - Bekasi City Health Office Hall on December 20, 2024. - Sertajaya Village Office Hall, East Cikarang District, Bekasi Regency on December 27, 2024.
2023	Pemberian 125 paket nutrisi untuk balita penderita <i>stunting</i> di wilayah Kecamatan Kosambi, Tangerang. Kegiatan dilaksanakan bekerja sama dengan Indomaret dan bertujuan untuk membantu pemerintah dalam mengurangi angka <i>stunting</i>. Providing 125 nutrition packages for toddlers with <i>stunting</i> in Kosambi Sub-District, Tangerang. The activity was carried out in collaboration with Indomaret and aimed to assist the government in reducing <i>stunting</i> rates. Pemberian 125 paket nutrisi untuk balita penderita <i>stunting</i> di wilayah Kelurahan Gandasari, Kecamatan Jatiuwung, Tangerang. Kegiatan dilaksanakan bekerja sama dengan Indomaret dan bertujuan untuk membantu pemerintah dalam mengurangi angka <i>stunting</i>. Providing 125 nutrition packages for toddlers with <i>stunting</i> in Gandasari Urban Village, Jatiuwung Sub-District, Tangerang. The activity was carried out in collaboration with Indomaret and aimed to assist the government in reducing <i>stunting</i> rates.
2022	Pemberian bantuan alat kesehatan berupa alat fisioterapi kepada Wisma Lansia Harapan Asri yang berlokasi di Banyumanik, Semarang, Jawa Tengah. Providing medical equipment assistance in the form of physiotherapy equipment to Wisma Lansia Harapan Asri located in Banyumanik, Semarang, Central Java.
PENDIDIKAN EDUCATION	
2024	Pemberian dana beasiswa pada mahasiswa/mahasiswi Universitas Kristen Krida Wacana (Ukrida) tahun 2024. Provision of scholarship funds for students of Krida Wacana Christian University (Ukrida) in 2024.
2023	Pemberian dana beasiswa pada mahasiswa/mahasiswi Ukrida di semester genap tahun ajaran 2022-2023. Providing scholarship funds to Ukrida students in the even semesters of 2022-2023.
2022	Pemberian dana beasiswa pada mahasiswa/mahasiswi Ukrida di semester ganjil dan genap tahun 2022. Providing scholarship funds to Ukrida students in the odd and even semesters of 2022. Berpartisipasi dalam Program Pengabdian kepada Masyarakat (PPM) yang diselenggarakan oleh STIE Jayakusuma, program ini bersifat edukatif atau lebih kepada memberikan motivasi agar masyarakat dapat memanfaatkan potensi yang dimilikinya. Kegiatan ini dilaksanakan di Kampung Kaliabang Dukuh Jaya, Bekasi Utara. Participating in the Community Service Program (PPM) organized by STIE Jayakusuma, focusing on education and motivating the community to maximize their potential. This activity was carried out in Kaliabang Dukuh Jaya Village, North Bekasi.
DONASI LAINNYA OTHER DONATIONS	
2024	Pemberian donasi dalam pembuatan pagar halaman di Panti Jompo Wredha Rindang Asih III, Semarang pada tanggal 1-29 Februari 2024. Donation for the construction of a yard fence at Wredha Rindang Asih III Nursing Home, Semarang, from 1 to 29 February 2024. Pemberian santunan dan bingkisan berupa makanan dan suvenir untuk 35 anak asuh dan binaan Yayasan Rumah Sejahtera yang berlokasi di Tanah Abang, Jakarta Pusat pada tanggal 28 Maret 2024. Providing donations and gift packages, including food and souvenirs, for 35 foster children and beneficiaries of Yayasan Rumah Sejahtera, located in Tanah Abang, Central Jakarta, on March 28, 2024. Pemberian donasi kepada pegawai Bank yang terdampak banjir pada bulan Desember 2024. Donation to Bank employees affected by flooding in December 2024.
2023	Pemberian santunan dan pembagian paket sembako dalam rangka memperingati Bulan Ramadhan 1444 H kepada Yayasan Pondok Pesantren Assalafiyah Hidayatul Mubarakah di Kecamatan Cibinong, Kabupaten Bogor, Jawa Barat. Providing compensation and distributing basic food packages in commemoration of Ramadhan 1444 H to Assalafiyah Hidayatul Mubarakah Islamic Boarding School Foundation in Cibinong Sub-District, Bogor Regency, West Java. Pemberian bantuan ke karyawan Bank yang terdampak banjir. Providing assistance to Bank employees affected by flooding. Pemberian santunan dan kenang-kenangan kepada Panti Asuhan Yayasan Murni Jaya di Kelurahan Semper Barat, Kecamatan Cilincing, Jakarta Utara. Providing compensation and mementos to Yayasan Murni Jaya Orphanage in West Semper Village, Cilincing Sub-District, North Jakarta. Donasi Natal Bank INA 2023. Bank INA Christmas donation 2023.



Tahun Year	Uraian Description
2022	Pemberian bantuan sosial kepada Panti Asuhan Raudhotunnisa dalam bentuk santunan dan sembako untuk anak-anak yatim piatu yang berlokasi di Cibinong, Bogor. Providing social assistance to Raudhotunnisa Orphanage in the form of compensation and staple food packages for orphans located in Cibinong, Bogor.
	Pemberian bantuan sosial kepada Panti Asuhan Bhakti Luhur dalam bentuk santunan dan sembako untuk anak-anak yatim piatu yang berlokasi di Pamulang, Tangerang Selatan. Providing social assistance to Bhakti Luhur Orphanage in the form of compensation and staple food packages for orphans located in Pamulang, South Tangerang.
	Pemberian bantuan sosial kepada Yayasan Puteri Kasih "Rumah Kerang" dalam bentuk santunan dan sembako untuk anak-anak yatim piatu yang berlokasi di Cilincing, Jakarta Utara. Providing social assistance to Puteri Kasih Foundation "Rumah Kerang" in the form of compensation and staple food packages for orphans located in Cilincing, North Jakarta.

Biaya yang dikeluarkan Bank untuk program pengembangan dan pemberdayaan masyarakat dalam 3 tahun terakhir diungkapkan sebagai berikut.

The costs incurred by the Bank for community development and empowerment programs over the past 3 years are disclosed as follows.

	2024	2023	2022
	Rp279.981.500	Rp213.958.850	Rp206.966.905

Capaian Kegiatan [POJK51-F.23]

Selama tahun 2024, Bank INA telah berhasil melaksanakan berbagai inisiatif pengembangan sosial dan kemasyarakatan, yang memberikan manfaat bagi Bank dan masyarakat sebagai berikut.

1. Bagi Bank

- Mendapatkan kepercayaan dari masyarakat;
- Memperoleh perspektif positif dari masyarakat;
- Meningkatkan reputasi Bank; serta
- Hubungan dengan masyarakat dan pemangku kepentingan lainnya menjadi lebih erat.

2. Bagi Masyarakat

- Meningkatnya taraf hidup;
- Meningkatnya kesejahteraan;
- Mempunyai keterampilan dalam pengelolaan keuangan;
- Fasilitas umum terjamin pemeliharaannya; serta
- Mengurangi tingkat pengangguran melalui kesempatan kerja yang diutamakan untuk tenaga kerja lokal.

Sarana Pengaduan Masalah Pengembangan Sosial dan Kemasyarakatan [POJK51-F.24]

Bank INA membuka saluran pengaduan bagi masyarakat terkait pelaksanaan kegiatan pengembangan sosial dan kemasyarakatan. Keluhan dan masukan dapat disampaikan melalui *e-mail*, *call center*, atau langsung di Kantor Cabang Bank INA. Seluruh pengaduan yang diterima akan diproses secara profesional dan transparan untuk memastikan setiap program berjalan dengan baik dan tepat sasaran. Selama 3 tahun terakhir, Bank tidak menerima pengaduan, mencerminkan bahwa program pengembangan sosial dan kemasyarakatan telah terlaksana secara efektif.

Activity Achievements [POJK51-F.23]

Throughout 2024, Bank INA successfully implemented various social and community development initiatives, bringing the following benefits to both the Bank and the community.

1. For the Bank

- Gaining public trust;
- Obtaining a positive perspective from the community;
- Improving the Bank's reputation; and
- Closer relationship with the community and other stakeholders.

2. For the Community

- Increased standard of living;
- Increased welfare;
- Have skills in financial management;
- Guaranteed maintenance of public facilities; and
- Reduced unemployment rate through employment opportunities that are prioritized for local workers.

Complaint Channel for Social and Community Development Problems [POJK51-F.24]

Bank INA provides a complaint channel for the public regarding the implementation of social and community development activities. Complaints and feedback can be submitted via email, call center, or directly at Bank INA branch offices. All received complaints will be handled professionally and transparently to ensure each program runs effectively and meets its intended goals. Over the past 3 years, the Bank has not received any complaints, reflecting the successful implementation of its social and community development programs.

Kepedulian Terhadap Nasabah serta Pengembangan Produk dan Layanan

Komitmen

Bank INA berkomitmen untuk memberikan layanan atas produk dan layanan yang setara kepada seluruh nasabah, dengan memastikan akses yang mudah, aman, dan terpercaya. Kepercayaan dan kepuasan nasabah menjadi fondasi utama operasional Bank, yang diwujudkan melalui produk dan layanan inovatif serta responsif terhadap kebutuhan mereka. [POJK51-F.17]

Pelaksanaan Inisiatif

Berikut adalah uraian mengenai pelaksanaan inisiatif Bank INA terkait nasabah serta pengembangan produk dan layanan.

1. Penyampaian Informasi Produk

Informasi terkait produk dan layanan Bank INA dapat diperoleh melalui situs web, media sosial, serta brosur yang tersedia di setiap kantor cabang.

2. Peningkatan Kualitas Layanan

Bank berkomitmen untuk meningkatkan kualitas layanan guna menjaga kepercayaan dan kepuasan nasabah. Komitmen ini diwujudkan melalui peningkatan dan pengembangan layanan *Internet Banking* dan *Mobile Banking*, yang disesuaikan dengan kebutuhan dan perkembangan terkini.

3. Keamanan Simpanan Nasabah

Bank telah menjalin kerja sama dengan Lembaga Penjamin Simpanan (LPS) untuk melindungi simpanan nasabah. Sebagai anggota LPS, Bank dapat mengurangi sebagian risiko dan memberikan jaminan kepada nasabah tentang perlindungan simpanan mereka dalam kondisi yang tidak dapat dikendalikan oleh Bank.

4. Kerahasiaan Data Nasabah

Bank menjalankan aktivitas bisnis yang membutuhkan data dan informasi nasabah secara lengkap dan rinci. Untuk menjaga kepercayaan nasabah terhadap data yang diberikan, Bank mematuhi peraturan yang berlaku terkait perlindungan data nasabah, seperti:

- Undang-Undang No. 7 Tahun 1992 tentang Perbankan, serta perubahannya dalam Undang-Undang No. 10 Tahun 1998;
- Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan;
- Undang-Undang No. 27 tahun 2022 tentang Perlindungan Data Pribadi;
- Peraturan Otoritas Jasa Keuangan No. 22 tahun 2023 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan;
- Peraturan Bank Indonesia No. 2/19/PBI/2000 tentang Persyaratan dan Tata Cara Pemberian Perintah atau Izin Tertulis Membuka Rahasia Bank; serta
- Peraturan Otoritas Jasa Keuangan No. 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa, serta peraturan turunannya.

Concern for Customers and Development of Products and Services

Commitment

Bank INA is committed to providing equal access to its products and services for all customers by ensuring ease of access, security, and reliability. Customer trust and satisfaction serve as the foundation of the Bank's operations, realized through innovative and responsive products and services tailored to their needs. [POJK51-F.17]

Implementation of the Initiative

The following outlines Bank INA's initiatives related to customers and the development of products and services:

1. Delivery of Product Information

Information regarding Bank INA's products and services is available through the website, social media channels, and brochures provided at each branch office.

2. Service Quality Improvement

The Bank is committed to improving service quality to maintain customer trust and satisfaction. This commitment is reflected in the continuous enhancement and development of Internet Banking and Mobile Banking services, aligning with customer needs and the latest technological advancements.

3. Customer Deposit Security

The Bank has partnered with the Indonesia Deposit Insurance Corporation (LPS) to safeguard customer deposits. As an LPS member, the Bank can mitigate certain risks and provide assurance to customers regarding the protection of their deposits in situations beyond the Bank's control.

4. Confidentiality of Customer Data

The Bank conducts business activities that require complete and detailed customer data and information. To uphold customer trust in data security, the Bank adheres to applicable regulations concerning customer data protection, including:

- Law No. 7 of 1992 on Banking, and its amendments in Law No. 10 of 1998;
- Law No. 4 of 2023 on Development and Strengthening of Financial Sector;
- Law No. 27 of 2022 on Personal Data Protection;
- Financial Services Authority Regulation No. 22 of 2023 on Consumer and Community Protection in the Financial Services Sector;
- Bank Indonesia Regulation No. 2/19/PBI/2000 on Requirements and Procedures for Granting Written Orders or Permits to Open Bank Secrets; and
- Financial Services Authority Regulation No. 1/POJK.07/2013 on Consumer Protection in the Service Sector, and its derivative regulations.



Sesuai dengan peraturan tersebut, Bank diwajibkan untuk menjaga kerahasiaan informasi nasabah, dengan batasan dan pengecualian sebagai berikut.

- a. Untuk kepentingan perpajakan, Pimpinan Bank Indonesia atas permintaan Menteri Keuangan berwenang mengeluarkan perintah tertulis kepada Bank agar memberikan keterangan dan memperlihatkan bukti-bukti tertulis serta surat-surat mengenai keadaan keuangan nasabah penyimpan tertentu kepada pejabat pajak (Undang-Undang Perbankan Pasal 41 ayat 1).
- b. Untuk penyelesaian piutang Bank yang sudah diserahkan kepada Badan Urusan Piutang dan Lelang Negara/Panitia Urusan Piutang Negara, Pimpinan Bank Indonesia memberikan izin kepada pejabat Badan Urusan Piutang dan Lelang Negara/Panitia Urusan Piutang Negara untuk memperoleh keterangan mengenai simpanan nasabah debitur (Undang-Undang Perbankan Pasal 41A ayat 1).
- c. Untuk kepentingan peradilan dalam perkara pidana, Pimpinan Bank Indonesia dapat memberikan izin kepada Polisi, Jaksa, atau Hakim untuk memperoleh keterangan dari Bank mengenai simpanan tersangka atau terdakwa pada Bank (Undang-Undang Perbankan Pasal 42A ayat 1).
- d. Dalam perkara perdata antara Bank dengan nasabahnya, Direksi Bank yang bersangkutan dapat menginformasikan kepada pengadilan tentang keadaan keuangan nasabah yang bersangkutan dan memberikan keterangan lain yang relevan dengan perkara tersebut (Undang-Undang Perbankan Pasal 43).
- e. Dalam rangka tukar-menukar informasi antar Bank, Direksi Bank dapat memberitahukan keadaan keuangan nasabahnya kepada bank lain (Undang-Undang Perbankan Pasal 44).
- f. Atas permintaan, persetujuan, atau kuasa dari nasabah penyimpan yang dibuat secara tertulis, Bank wajib memberikan keterangan mengenai simpanan nasabah penyimpan pada pihak yang ditunjuk oleh nasabah penyimpan tersebut (Undang-Undang Perbankan Pasal 44A ayat 1).
- g. Dalam hal nasabah penyimpan telah meninggal dunia, ahli waris yang sah dari nasabah penyimpan yang bersangkutan berhak memperoleh keterangan mengenai simpanan nasabah penyimpan tersebut (Undang-Undang Perbankan Pasal 44A ayat 2).

5. Program Engagement Nasabah

Bank INA menjalankan program *engagement* untuk memperkuat hubungan dan meningkatkan loyalitas nasabah. Program ini mencakup berbagai inisiatif berikut.

- a. Program Engagement INA Mobile
 - 1) Gratis 20 kali biaya transaksi untuk tarik tunai menggunakan kartu ATM Bank INA di ATM bank lain, serta transaksi pembayaran dan pembelian melalui *Internet Banking* dan *Mobile Banking* Bank INA;

In accordance with these regulations, the Bank is required to maintain the confidentiality of customer information, with the following limitations and exceptions.

- a. For tax purposes, the Management of Bank Indonesia at the request of the Minister of Finance has the authority to issue written orders to Banks to provide information and show written evidence and documents concerning the financial condition of certain depositors to tax officials (Article 41 paragraph 1 of Banking Law).
- b. For settlement of Bank receivables that have been submitted to the State Receivables and Auctions Agency/Committee for State Receivables Affairs, the Management of Bank Indonesia gives permission to officials of the State Receivables and Auctions Agency/Committee for State Receivables Affairs to obtain information regarding debtors' deposits (Article 41A paragraph 1 of Banking Law).
- c. For the purposes of criminal cases, the Management of Bank Indonesia may grant permission to the Police, Prosecutors, or Judges to obtain information from the Bank regarding the deposits of a suspect or defendant at the Bank (Article 42A paragraph 1 of Banking Law).
- d. In civil cases between the Bank and its customer, the Board of Directors of the relevant Bank can inform the court about the financial condition of the relevant customer and provide other information relevant to the case (Article 43 of Banking Law).
- e. In the framework of exchanging information between Banks, the Bank's Board of Directors may notify the financial condition of their customers to other banks (Article 44 of Banking Law).
- f. Upon a request, agreement, or authorization from the depositor made in writing, the Bank must provide information about the depositor's savings to the party designated by the depositor (Article 44A paragraph 1 of Banking Law).
- g. In the event that a depositing customer has passed away, the legal heirs of the relevant depositor are entitled to obtain information regarding the deposits of said depositing customer (Article 44A paragraph 2 of Banking Law).

5. Customer Engagement Program

Bank INA implements an engagement program to strengthen relationships and enhance customer loyalty. This program includes the following initiatives.

- a. INA Mobile Engagement Program
 - 1) Free 20 transaction fees for cash withdrawals using a Bank INA ATM card at other banks' ATMs, as well as payment and purchase transactions through Bank INA's *Internet Banking* and *Mobile Banking*;

- 2) Gratis biaya transfer *online* melalui *Internet Banking Business* Bank INA;
 - 3) *Cashback* 50% (maksimal Rp5.000,-) untuk transaksi QRIS melalui *Mobile Banking* Bank INA. Maksimum *cashback* diberikan sebanyak 3 kali transaksi per nasabah setiap bulan;
 - 4) Gratis biaya transfer BI-FAST melalui *Internet Banking* dan *Mobile Banking*, serta kantor cabang Bank INA;
 - 5) Loyalti Program untuk nasabah *prime* dengan pemberian bingkisan HUT/Hari Raya;
 - 6) Program tabungan berjangka dengan jenis hadiah *gadget* dan *cashback*, di mana nasabah melakukan penyetoran dana pada awal pembukaan rekening dan sejumlah dana tertentu setiap bulannya sampai dengan berakhirnya periode waktu yang telah dipilih;
 - 7) Program Deposito *Cash Reward* memberikan bunga menarik dan tambahan *cashback* dengan nominal dan jangka waktu penempatan dana sesuai tabel yang ditentukan Bank.
 - 8) Program Giro dan Tabana Bisnis dengan gratis biaya admin serta bebas biaya buku cek/BG, transaksi RTGS, LLG, dan setoran kliring untuk Giro dengan jumlah sesuai ketentuan Bank; serta
 - 9) Peluncuran Poin Bina (*powered by OttoPoint*) sebagai loyalti program bagi para nasabah dengan pemberian *reward* atas transaksi pembelian maupun pembayaran yang dilakukan melalui *Mobile Banking* Bank INA dan transaksi Kartu ATM Debit GPN Bank INA di Mesin EDC. Poin ini dapat ditukarkan dengan kupon/*voucher* barang/jasa melalui *e-catalogue* OttoPoint.
- b. Program *Engagement* Binadigital
- 1) Program menabung di Rekening Digital pada aplikasi Binadigital dengan minimal penempatan dana sebesar Rp100.000,- dan saldo ditahan selama 30 hari kalender, maka nasabah akan mendapatkan *cashback* tambahan bunga sebesar 4,5% per tahun;
 - 2) Program tabungan deposito Binadigital dengan berhadiah *cashback*, yaitu nasabah melakukan pembukaan rekening deposito di periode tertentu dengan waktu dan dana deposito yang telah ditentukan maka akan mendapatkan *cashback* yang sesuai dengan program yang telah dibuat;
 - 3) Gratis biaya administrasi setor dan tarik tunai di Indomaret melalui menu Setor/Tarik pada Binadigital;
 - 4) *Cashback* 25% dengan maksimal Rp5.000,- untuk transaksi belanja minimal Rp20.000,- menggunakan QRIS di aplikasi Binadigital. Maksimum *cashback* 4 kali per bulan;
 - 5) *Cashback* Rp5.000,- untuk transaksi belanja minimal Rp30.000,- menggunakan QRIS di aplikasi Binadigital. Maksimum *cashback* 4 kali per bulan;
- 2) Free online transfer fees via Bank INA's *Internet Banking Business*;
 - 3) 50% *cashback* (up to Rp5,000) for QRIS transactions made through Bank INA's *Mobile Banking*. A maximum of 3 *cashback* transactions per customer is granted each month;
 - 4) Free BI-FAST transfer fees through *Internet Banking*, *Mobile Banking*, and Bank INA branch offices;
 - 5) Loyalty Program for prime customers, offering special gifts for birthdays and religious holidays;
 - 6) Term savings program featuring *gadget* and *cashback* rewards, where customers deposit an initial amount upon account opening and continue monthly deposits for the selected period;
 - 7) Deposito *Cash Reward* Program, offering competitive interest rates and additional *cashback* based on the deposit amount and tenure, as per the Bank's specified table;
 - 8) Giro Program and Tabana Bisnis accounts, providing free administrative fees and waived fees for checkbook issuance, RTGS, LLG transactions, and clearing deposits, subject to the Bank's terms and conditions; and
 - 9) Launch of Poin Bina (*powered by OttoPoint*) as a loyalty program for customers, offering rewards for purchase and payment transactions made via Bank INA's *Mobile Banking* and Bank INA GPN Debit ATM Card transactions at EDC machines. These points can be redeemed for product/service vouchers through the OttoPoint *e-catalog*.
- b. Binadigital Engagement Program
- 1) Digital Account Savings Program – Customers who save a minimum of Rp100,000 in a Digital Account through the Binadigital app and maintain the balance for 30 calendar days will receive an additional *cashback* interest of 4.5% per year;
 - 2) Binadigital Deposit Savings Program – Customers who open a time deposit account within a specified period and meet the required deposit amount and tenure will receive *cashback* rewards according to the applicable program;
 - 3) Free deposit and withdrawal fees at Indomaret via the Deposit/Withdraw menu on Binadigital;
 - 4) 25% *cashback* with a maximum of Rp5,000 on purchases of at least Rp20,000 using QRIS in the Binadigital app, with a maximum of 4 *cashback* transactions per month;
 - 5) Rp5,000 *cashback* on purchases of at least Rp30,000 using QRIS in the Binadigital app, with a maximum of 4 *cashback* transactions per month;



- 6) *Cashback* Rp5.000,- untuk transaksi belanja minimal Rp50.000,- menggunakan QRIS di aplikasi Binadigital. Maksimum *cashback* 1 kali per minggu atau 4 kali per bulan;
- 7) Gratis biaya admin transaksi *token* PLN melalui aplikasi Binadigital;
- 8) Gratis biaya admin transaksi setor dan tarik tunai menggunakan kartu ATM/Debit Binadigital di mesin ATM mana pun yang terdaftar di jaringan ATM Bersama dan Prima; serta
- 9) Gratis biaya admin transaksi transfer/kirim uang menggunakan layanan BI-FAST.

6. Pengembangan Produk dan Layanan [POJK51-F.26]

Bank INA secara konsisten melakukan pengembangan produk dan layanan untuk menyesuaikan dengan perkembangan bisnis serta kebutuhan nasabah. Pada tahun 2024, inovasi dan pengembangan produk yang telah dilakukan mencakup:

- a. Penguatan layanan perbankan dan investasi
 - 1) Penyediaan Rekening Dana Nasabah (RDN) untuk transaksi pasar modal;
 - 2) Penunjukan sebagai Bank Pembayaran oleh KSEI untuk penyimpanan dana transaksi efek;
 - 3) Penyediaan *Segregate Account* untuk perusahaan pialang berjangka; serta
 - 4) Perluasan layanan sebagai Agen Penjual Efek Reksa Dana.
- b. Digitalisasi layanan perbankan
 - 1) Peluncuran API Bina, memungkinkan integrasi layanan perbankan dengan pihak eksternal melalui standar *Open API Pembayaran* (SNAP); serta
 - 2) Penyediaan Pinjaman Kasbon Bina, fasilitas pinjaman digital bagi karyawan mitra Bank melalui platform gaji.
- c. Peningkatan layanan nasabah dan keamanan finansial
 - 1) Penyediaan *Safe Deposit Box* (SDB) sebagai fasilitas penyimpanan aman bagi nasabah;
 - 2) Inovasi layanan transaksi digital, termasuk gratis biaya transaksi ATM, IBMB, IBB, *cashback* transaksi QRIS, serta gratis biaya BI-Fast; serta
 - 3) Pengembangan fitur pembelian atau pembayaran dengan metode *QR Code* dalam mode *Customer Presented Mode* (CPM)s dan QRIS *Cross Border* (Singapura, Malaysia, dan Thailand).

7. Evaluasi Produk dan Layanan [POJK51-F.27] [POJK51-F.29]

Bank INA melakukan evaluasi menyeluruh terhadap setiap produk dan layanan sebelum diperkenalkan kepada nasabah. Seluruh produk dan layanan yang ditawarkan telah mendapatkan persetujuan dari Bank Indonesia serta melalui proses tinjauan dan mitigasi risiko untuk memastikan keamanan dan kepatuhan. Evaluasi ini juga memastikan bahwa setiap peluncuran produk sesuai dengan pengajuan yang telah disetujui oleh manajemen.

- 6) Rp5,000 cashback on purchases of at least Rp50,000 using QRIS in the Binadigital app, with a maximum of 1 cashback transaction per week or 4 times per month;
- 7) Free administrative fees for PLN token transactions via the Binadigital app;
- 8) Free administrative fees for deposit and withdrawal transactions using a Binadigital ATM/Debit card at any ATM within the ATM Bersama and Prima networks; and
- 9) Free administrative fees for fund transfers using BI-FAST services.

6. Product and Service Development [POJK51-F.26]

Bank INA consistently develops its products and services to align with business growth and customer needs. In 2024, innovations and product developments have included:

- a. Enhancement of banking and investment services
 - 1) Provision of Customer Fund Accounts (RDN) for capital market transactions;
 - 2) Appointment as a Payment Bank by KSEI for securities transaction fund custody;
 - 3) Provision of *Segregate Account* for futures brokerage firms; and
 - 4) Expansion of services as a Mutual Fund Selling Agent.
- b. Digitalization of banking services
 - 1) Launch of API Bina, enabling the integration of banking services with external parties through the Open API Payment Standard (SNAP); and
 - 2) Introduction of Pinjaman Kasbon Bina, a digital loan facility for partner company employees via payroll platforms.
- c. Enhancement of customer service and financial security
 - 1) Provision of *Safe Deposit Box* (SDB) as secure storage facility for customers;
 - 2) Innovation of digital transaction services, including free transaction fees for ATM, IBMB, IBB, QRIS transaction cashback, and free BI-fast fee; and
 - 3) Development of QR-code method for purchase or payment feature in Customer Presented Mode (CPM) and QRIS *Cross Border* (Singapura, Malaysia, and Thailand).

7. Product and Service Evaluation [POJK51-F.27] [POJK51-F.29]

Bank INA conducts a comprehensive evaluation of each product and service before introducing them to customers. All offered products and services have received approval from Bank Indonesia and have undergone a review and risk mitigation process to ensure security and compliance. This evaluation also ensures that each product launch aligns with the approved submission by management.

Pada tahun 2024, Bank telah melakukan evaluasi terhadap 100% produk dan layanan yang ditawarkan. Berdasarkan hasil tinjauan berkala, hingga akhir tahun 2024, Bank memastikan bahwa tidak ada produk dan/atau jasa keuangan yang dinyatakan bermasalah atau perlu ditarik kembali oleh Bank Indonesia.

8. Manfaat dari Produk dan Layanan yang Diberikan [POJK51-F.28]

Bank INA menyediakan produk dan layanan keuangan untuk memenuhi kebutuhan transaksi dan pembiayaan nasabah individu maupun korporasi. Namun, dalam implementasinya, aktivitas bisnis debitur yang dibiayai Bank dapat berpotensi menimbulkan risiko sosial dan lingkungan. Risiko sosial mencakup penggunaan tenaga kerja di bawah umur, upah di bawah standar, dan pelanggaran hak asasi manusia, sementara risiko lingkungan berkaitan dengan eksploitasi sumber daya alam yang berlebihan serta pencemaran akibat limbah industri.

Untuk mengelola risiko yang dapat timbul akibat aktivitas debitur, Bank menerapkan persyaratan kredit yang ketat, melakukan pengawasan lapangan, serta mewajibkan dokumen Analisis Mengenai Dampak Lingkungan (AMDAL) sebagai bagian dari proses persetujuan kredit. Selain itu, Bank mensyaratkan kepatuhan debitur terhadap regulasi ketenagakerjaan guna memastikan tidak ada praktik kerja paksa, diskriminasi, atau pelanggaran hak pekerja. Dengan kebijakan ini, Bank memastikan bahwa produk dan layanan yang diberikan tidak hanya memberikan manfaat ekonomi tetapi juga mendukung praktik bisnis yang bertanggung jawab secara sosial dan lingkungan.

Capaian Kegiatan

Selama tahun 2024, pelaksanaan inisiatif terkait nasabah di Bank INA telah memberikan hasil yang positif, baik bagi Bank maupun pemangku kepentingan, sebagai berikut.

1. Bagi Bank

Efektivitas penanganan pengaduan nasabah memberikan dampak pada tingkat kepercayaan nasabah terhadap Bank. Hal ini terlihat pada meningkatnya jumlah nasabah, baik nasabah pembiayaan maupun pendanaan.

2. Bagi Pemangku Kepentingan, termasuk Pemegang Saham

Meningkatnya kepuasan dan kenyamanan bertransaksi di Bank INA. Hal tersebut dibuktikan dengan tingkat kepuasan nasabah yang meningkat.

Sarana Pengaduan Masalah Nasabah

Bank INA menyediakan berbagai saluran pengaduan bagi nasabah untuk menyampaikan keluhan dan masukan terkait layanan perbankan. Pengaduan dapat disampaikan melalui *e-mail*, *call center*, situs web resmi, serta media sosial Bank INA. Setiap laporan yang diterima akan diproses secara profesional dan transparan guna memastikan penyelesaian yang tepat dan berkeadilan.

In 2024, the Bank conducted evaluations on 100% of its products and services. Based on periodic reviews, as of the end of 2024, the Bank confirms that no financial products and/or services have been deemed problematic or required to be withdrawn by Bank Indonesia.

8. Benefits of Products and Services Provided [POJK51-F.28]

Bank INA provides financial products and services to meet the transactional and financing needs of both individual and corporate customers. However, in practice, the business activities of borrowers financed by the Bank may pose potential social and environmental risks. Social risks include the use of underage labor, substandard wages, and human rights violations, while environmental risks arise from the excessive exploitation of natural resources and pollution caused by industrial waste.

To manage risks arising from borrowers' activities, the Bank enforces strict lending requirements, conducts field supervision, and requires an Environmental Impact Analysis (AMDAL) document as part of the credit approval process. Additionally, the Bank mandates borrower compliance with labor regulations to ensure there are no instances of forced labor, discrimination, or worker rights violations. Through these policies, the Bank ensures that its products and services not only provide economic benefits but also promote socially and environmentally responsible business practices.

Activity Achievements

Throughout 2024, the implementation of customer-related initiatives at Bank INA has yielded positive outcomes for both the Bank and its stakeholders, as follows.

1. For the Bank

The effectiveness of handling customer complaints has an impact on the level of customer trust in the Bank. This can be seen in the increasing number of customers, both financing and funding customers.

2. For Stakeholders, including Shareholders

Increased satisfaction and convenience of transactions at Bank INA. This is evidenced by the increased level of customer satisfaction.

Complaint Channel for Customer Problem

Bank INA provides multiple complaint channels for customers to submit feedback and concerns regarding banking services. Complaints can be submitted via email, call center, the official website, and Bank INA's social media platforms. Each report is handled professionally and transparently to ensure fair and appropriate resolution.



Laporan Pengaduan

Rekapitulasi pengaduan nasabah yang diterima dan ditindaklanjuti oleh Bank selama tahun 2024 diuraikan sebagai berikut.

Jenis Transaksi Keuangan Types of Financial Transactions	Selesai Completed		Dalam Proses On Process		Tidak Selesai Not Completed		Jumlah Pengaduan Number of Complaints
	Jumlah Total	%	Jumlah Total	%	Jumlah Total	%	
Kartu ATM/Debit/Mesin ATM ATM/Debit Card/ATM Machine	256	96,60	9	3,40	-	-	265
Electronic Banking	739	96,22	29	3,78	-	-	768
Sistem Pembayaran Lainnya Other Payment Systems	500	93,11	37	6,89	-	-	537
Deposito Deposit	1	100,00	-	-	-	-	1
Tabungan Savings	5	100,00	-	-	-	-	5
Total	1.501	95,24	75	4,76	-	-	1.576

Survei Kepuasan Nasabah [POJK51-F.30]

Bank melakukan survei kepuasan nasabah untuk menilai dan memahami loyalitas serta dukungan nasabah terhadap produk dan layanan yang disediakan. Data yang diperoleh dari kuesioner ini akan digunakan sebagai acuan untuk mengembangkan dan meningkatkan kualitas produk dan layanan Bank di periode berikutnya.

Complaint Report

The summary of customer complaints received and addressed by the Bank throughout 2024 is outlined as follows.

Customer Satisfaction Survey [POJK51-F.30]

The Bank conducts customer satisfaction surveys to assess and understand customer loyalty and support for its products and services. The data collected from these questionnaires serve as a reference for developing and enhancing the quality of the Bank's products and services in the following period.



Kepedulian Terhadap Lingkungan Hidup

Concern for the Environment

Komitmen

Meskipun proses bisnis Bank INA tidak berdampak signifikan terhadap lingkungan hidup, Bank tetap berkomitmen untuk berkontribusi dalam pelestarian lingkungan. Komitmen ini diwujudkan melalui berbagai inisiatif keberlanjutan yang diterapkan secara konsisten guna menciptakan dampak positif bagi lingkungan dan generasi mendatang.

Commitment

Although Bank INA's business operations do not have a significant impact on the environment, the Bank remains committed to contributing to environmental preservation. This commitment is realized through various sustainability initiatives that are consistently implemented to create a positive impact on the environment and future generations.

Pelaksanaan Inisiatif

Berikut adalah uraian mengenai pelaksanaan inisiatif Bank INA terkait lingkungan hidup.

1. Produk Kegiatan Usaha Berkelanjutan [POJK51-F.3]

Bank INA mendukung pembiayaan bagi debitur yang menerapkan prinsip keberlanjutan dalam kegiatan usahanya. Sebagai bagian dari kebijakan ini, debitur dan calon debitur diwajibkan untuk memiliki serta melaporkan salinan dokumen Analisis Mengenai Dampak Lingkungan (AMDAL) sebagai syarat persetujuan kredit. Langkah ini memastikan bahwa proyek yang didanai tidak hanya memberikan manfaat ekonomi, tetapi juga ramah lingkungan dan berkontribusi terhadap keberlanjutan.

Dalam tiga tahun terakhir, Bank INA telah menyalurkan pembiayaan kepada debitur yang mengimplementasikan praktik usaha berkelanjutan, sebagaimana diuraikan berikut.

Produk Kegiatan Usaha Berkelanjutan Sustainable Business Activity Products

Produk yang Memenuhi Kriteria Kegiatan Usaha Berkelanjutan Products that Meet the Criteria for Sustainable Business Activities	2024			2023		2022	
	Target (jutaan Rupiah) (million Rupiah)	Account	Nominal (jutaan Rupiah) Nominal (million Rupiah)	Account	Nominal (jutaan Rupiah) Nominal (million Rupiah)	Account	Nominal (jutaan Rupiah) Nominal (million Rupiah)
Penghimpunan Dana Funding	8.956	1.861	3.259	2.447	6.059	3.063	6.148
Penyaluran Dana Lending	3.964.706	8.106	4.473.304	7.435	12.677.186	6.509	3.427.435

Implementation of the Initiative

The following outlines the implementation of Bank INA's environmental initiatives.

1. Sustainable Business Activity Products [POJK51-F.3]

Bank INA supports financing for borrowers who implement sustainability principles in their business activities. As part of this policy, borrowers and prospective borrowers are required to possess and submit a copy of the Environmental Impact Analysis (AMDAL) document as a condition for credit approval. This measure ensures that funded projects not only generate economic benefits but are also environmentally friendly and contribute to sustainability.

Over the past three years, Bank INA has provided financing to borrowers who implement sustainable business practices, as detailed below.



Aset Produktif Kegiatan Usaha Berkelanjutan Earning Assets of Sustainable Business Activities

Total Aset Produktif Kriteria Kegiatan Usaha Berkelanjutan Total Earning Assets, Criteria for Sustainable Business Activities	2024			2023		2022	
	Target (jutaan Rupiah) (million Rupiah)	Nominal (jutaan Rupiah) Nominal (million Rupiah)	%	Target (jutaan Rupiah) (million Rupiah)	%	Target (jutaan Rupiah) (million Rupiah)	%
Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan Total Credit/Financing for Sustainable Business Activities	3.629.426	2.768.277	76,27	5.293.294	80,64	3.401.435	34,89
Total Non-Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan Total Non-Credit/Financing for Sustainable Business Activities	335.280	189.700	56,58	6.450.663	130,36	6.347.810	65,11
Total Kredit Total Credit	13.329.914	13.150.442	98,65	11.743.957	107,95	9.749.245	100,00

Aset Produktif Berdasarkan Kategori Kegiatan Usaha Berkelanjutan Earning Assets by Category of Sustainable Business Activities

Kategori Kegiatan Usaha Berkelanjutan Sustainable Business Activities Category	2024		2023		2022	
	Nominal (jutaan Rupiah) Nominal (million Rupiah)	NPL/Total Kredit NPL/Total Credit (%)	Nominal (jutaan Rupiah) Nominal (million Rupiah)	NPL/Total Kredit NPL/Total Credit (%)	Nominal (jutaan Rupiah) Nominal (million Rupiah)	NPL/Total Kredit NPL/Total Credit (%)
Energi Terbarukan Renewable Energy	-	-	-	-	-	-
Efisiensi Energi Energy Efficiency	-	-	161.535	0,00	-	-
Pencegahan dan Pengendalian Polusi Pollution Prevention and Control	9.995	0,00	35.445	0,00	-	-
Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan Berkelanjutan Management of Biological Natural Resources and Sustainable Land Use	449.250	0,00	566.538	0,00	213.245	0,00
Konservasi Keanekaragaman Hayati Darat dan Air Conservation of Land and Water Biodiversity	10.012	0,00	31.691	0,00	33.481	0,00
Transportasi Ramah Lingkungan Environmentally Friendly Transportation	-	-	15.258	0,00	-	-
Pengelolaan Air dan Limbah Air yang Berkelanjutan Sustainable Management of Water and Wastewater	-	-	79.767	0,00	-	-
Adaptasi Perubahan Iklim Climate Change Adaptation	-	-	-	-	-	-

Kategori Kegiatan Usaha Berkelanjutan Sustainable Business Activities Category	2024		2023		2022	
	Nominal (jutaan Rupiah) Nominal (million Rupiah)	NPL/Total Kredit NPL/Total Credit (%)	Nominal (jutaan Rupiah) Nominal (million Rupiah)	NPL/Total Kredit NPL/Total Credit (%)	Nominal (jutaan Rupiah) Nominal (million Rupiah)	NPL/Total Kredit NPL/Total Credit (%)
Produk yang dapat Mengurangi Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (<i>Eco-efficient</i>) Products that Reduce Resources and Generate Less Pollution (<i>Eco-efficient</i>)	102.710	0,00	461.146	0,00	196.134	0,09
Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang Diakui secara Nasional, Regional, atau Internasional Environmentally Friendly Buildings that Meet Standards or Certifications that are Nationally, Regionally, or Internationally Recognized	337.902	0,00	645.424	0,00	758.358	0,00
Kegiatan Usaha dan/atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya Other Environmentally Friendly Business Activities and/or Activities	-	-	-	-	151.268	0,00
Kegiatan UMKM MSME Activities	1.858.409	112.130	2.271.539	0,00	2.048.949	0,30
Total Kredit Keuangan Berkelanjutan Total Sustainable Finance Credit	2.768.276	112.130	4.268.348	0,00	3.401.435	0,39

2. Material Ramah Lingkungan [POJK51-F.5]

Bank INA menerapkan inisiatif ramah lingkungan guna mendukung terciptanya lingkungan hidup yang asri dan bersih bagi generasi mendatang. Salah satu langkah yang diambil adalah menggunakan kertas *hout vrij schrift* (HVS) bersertifikasi *Programme for the Endorsement of Forest Certification* (PEFC) untuk pencetakan dokumen, memastikan bahwa material berasal dari hutan yang dikelola secara bertanggung jawab. Selain itu, Bank berkomitmen mengurangi penggunaan plastik, meminimalkan *styrofoam*, dan memilih perangkat elektronik hemat energi.

3. Penggunaan Energi [POJK51-F.6] [POJK51-F.7] [ESG-E.03]

Bank INA memanfaatkan energi listrik dan bahan bakar minyak (BBM) untuk mendukung aktivitas operasional. Listrik dipasang oleh Perusahaan Listrik Negara (PT PLN) dan BBM diperoleh dari Stasiun Pengisian Bahan Bakar Umum (SPBU) terdekat. Energi listrik digunakan untuk mengoperasikan perangkat elektronik, pendingin ruangan (AC), penerangan, dan lift, sementara BBM dimanfaatkan untuk kendaraan operasional dan mesin genset. Hingga saat ini, Bank belum menggunakan energi terbarukan.

2. Environmentally Friendly Materials [POJK51-F.5]

Bank INA implements eco-friendly initiatives to support the creation of a greener and cleaner environment for future generations. One of the steps taken is the use of *Programme for the Endorsement of Forest Certification* (PEFC)-certified *hout vrij schrift* (HVS) paper for document printing, ensuring that materials come from responsibly managed forests. Additionally, the Bank is committed to reducing plastic use, minimizing styrofoam consumption, and selecting energy-efficient electronic devices.

3. Energy Use [POJK51-F.6] [POJK51-F.7] [ESG-E.03]

Bank INA relies on electricity and fuel to support its operational activities. Electricity is supplied by Perusahaan Listrik Negara (PT PLN), while fuel is sourced from the nearest Public Fuel Station (SPBU). Electricity is used to operate electronic devices, air conditioning (AC), lighting, and elevators, whereas fuel is used for operational vehicles and generator sets. As of now, the Bank has not yet utilized renewable energy sources.



Rincian penggunaan energi selama 3 tahun terakhir disajikan sebagai berikut.

Details of energy consumption over the past 3 years are presented below.

Uraian	Satuan Unit	2024	2023 ^{*)}	2022 ^{*)}	Descriptions
CAKUPAN 1 SCOPE 1					
Biaya Penggunaan BBM	jutaan Rupiah million Rupiah	2.455	2.165	1.672	Fuel Usage Cost
Penggunaan BBM	Liter	245.500	216.500	167.200	Fuel Usage
	GJ	8.396,10	7.404,30	5.718,24	
CAKUPAN 2 SCOPE 2					
Biaya Penggunaan Listrik	jutaan Rupiah million Rupiah	2.945	2.047	1.879	Electricity Usage Cost
Penggunaan Listrik	kWh	2.038.485	1.416.903	1.300.616	Electricity Usage
	GJ	7.338,55	5.100,85	4.682,22	
Total Penggunaan Energi	GJ	15.734,65	12.505,15	10.400,46	Total Energy Usage
Intensitas Penggunaan Energi Terhadap Pendapatan Bunga	GJ/jutaan Rupiah GJ/million Rupiah	0,00833	0,00724	0,00887	Intensity of Energy Use Against Interest Income
Efisiensi Penggunaan Energi Terhadap Pendapatan Bunga	GJ/jutaan Rupiah GJ/million Rupiah	(0,00109)	0,00163	N/A ^{**)}	Energy Use Efficiency Against Interest Income

^{*)} Perhitungan kembali / Recalculation

^{**)} Belum dilakukan perhitungan energi untuk tahun 2021 / No energy usage calculation conducted in 2021

Sebagai bagian dari efisiensi energi, Bank INA menerapkan inisiatif penghematan energi dengan menggunakan lampu LED, memasang AC *inverter* di seluruh kantor, serta mengatur penggunaan perangkat elektronik di setiap ruangan. Bank juga menetapkan jadwal operasional gedung untuk mengurangi konsumsi listrik dan memaksimalkan pertemuan secara *online*.

As part of its energy efficiency efforts, Bank INA has implemented energy-saving initiatives by using LED lighting, installing inverter air conditioners in all offices, and regulating the use of electronic devices in each room. The Bank has also set building operational schedules to reduce electricity consumption and maximize online meetings.

4. Efisiensi Air [POJK51-F.8] [ESG-E.04]

Bank INA memanfaatkan air dari Perusahaan Daerah Air Minum (PDAM) untuk keperluan kebersihan, ibadah, dan operasional lainnya. Dalam 3 tahun terakhir, Bank INA telah mencatat dan menghitung biaya penggunaan air minum untuk seluruh kantor operasional, dengan rincian sebagai berikut.

4. Water Efficiency [POJK51-F.8] [ESG-E.04]

Bank INA utilizes water from the Regional Drinking Water Company (PDAM) for sanitation, religious activities, and other operational needs. In the last 3 years, Bank INA has recorded and calculated the cost of water usage for all operational offices, with the following details.

Uraian	Satuan Unit	2024	2023	2022	Descriptions
Biaya Penggunaan Air Minum	jutaan Rupiah million Rupiah	137	131	90	Drinking Water Usage Fees

Selain itu, Bank INA mendata dan menghitung volume serta biaya konsumsi air bersih di Kantor Pusat Ariobimo selama periode yang sama. Informasi lengkap disajikan pada tabel berikut.

Additionally, Bank INA has recorded and calculated the volume and cost of water consumption at the Ariobimo Head Office during the same period. Complete information is presented in the following table.

Uraian	Satuan Unit	2024	2023 ^{*)}	2022 ^{*)}	Descriptions
Biaya Penggunaan Air Bersih	jutaan Rupiah million Rupiah	72	57	42	Clean Water Usage Fees
Volume Penggunaan Air Bersih	m ³	5.767	4.564	3.377	Clean Water Usage Volume

Uraian	Satuan Unit	2024	2023 ^{*)}	2022 ^{*)}	Descriptions
Intensitas Penggunaan Air Terhadap Pendapatan Bunga	m ³ /jutaan Rupiah m ³ /million Rupiah	0,00305	0,00264	0,00288	Intensity of Water Usage Against Interest Income
Efisiensi Penggunaan Air Terhadap Pendapatan Bunga	m ³ /jutaan Rupiah m ³ /million Rupiah	(0,00041)	(0,00024)	N/A ^{**)}	Water Usage Efficiency Against Interest Income

*) Perhitungan kembali / Recalculation

**) Belum dilakukan perhitungan air untuk tahun 2021 / No water usage calculation conducted in 2021

Di samping itu, Bank INA berkontribusi dalam efisiensi penggunaan air dengan meningkatkan kesadaran karyawan untuk menggunakannya secara bijak. Upaya ini dilakukan melalui sosialisasi dan pemeriksaan rutin pada kran dan saluran air untuk mencegah kebocoran.

Additionally, Bank INA contributes to water efficiency by raising employee awareness of responsible water usage. This effort includes awareness campaigns and routine inspections of faucets and water pipelines to prevent leaks.

5. Pengelolaan Limbah [POJK51-F.13] [POJK51-F.14] [ESG-E.05]

Bank INA menghasilkan limbah domestik, terutama limbah kertas, tanpa memproduksi limbah bahan berbahaya dan beracun (B3). Pengelolaan limbah diserahkan kepada pengelola gedung yang tersertifikasi dan bertanggung jawab.

5. Waste Management [POJK51-F.13] [POJK51-F.14] [ESG-E.05]

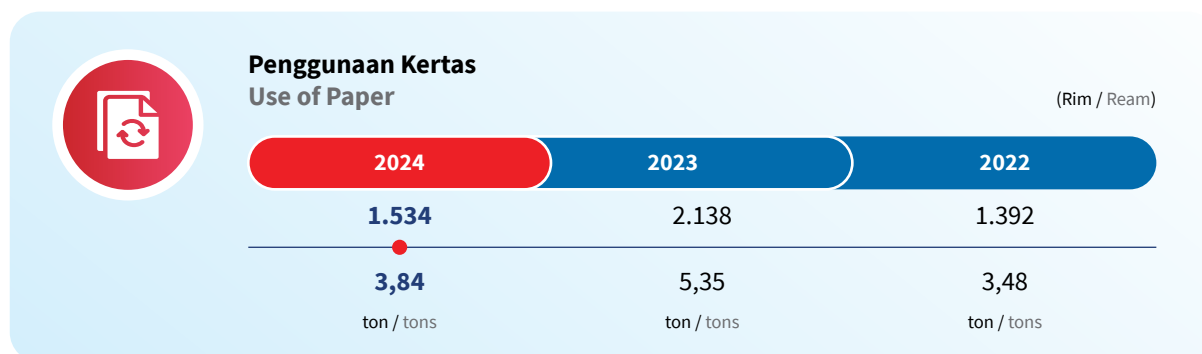
Bank INA generates domestic waste, primarily paper waste, without producing hazardous and toxic waste (B3). Waste management is handled by a certified and responsible building management provider.

Upaya mengurangi limbah kertas dilakukan melalui penerapan sistem digitalisasi terintegrasi, mencakup penggunaan dokumen digital serta peningkatan layanan internet dan *mobile banking*. Inisiatif ini meliputi transaksi mutasi rekening, cetak bukti ATM, dan formulir pembukaan rekening baru yang dapat diakses melalui *smartphone*, laptop, atau *personal computer* (PC). Melalui langkah ini, Bank tidak hanya berupaya mengurangi dampak lingkungan, tetapi juga meningkatkan efisiensi layanan bagi nasabah.

Efforts to reduce paper waste are carried out through the implementation of an integrated digitalization system, including the use of digital documents and the enhancement of internet and mobile banking services. This initiative covers account transaction history, ATM receipt printing, and new account opening forms, which can be accessed via smartphones, laptops, or personal computers (PCs). Through these measures, the Bank aims not only to minimize environmental impact but also to enhance service efficiency for customers.

Rincian penggunaan kertas selama 3 tahun terakhir disajikan sebagai berikut.

The details of paper usage over the past 3 years are presented as follows.



Catatan / Note: 1 Rim / Ream = 2,5 kg.

Sebagai bentuk komitmen dalam mengurangi sampah plastik, Bank INA menerbitkan Memorandum No. MEMO/SDM/685/0919 pada 30 September 2019 mengenai Kebijakan Pengurangan Sampah Plastik dan Inisiatif Pelestarian Lingkungan Hidup. Bank mendorong karyawan menggunakan botol minum isi ulang dan menghentikan penggunaan air minum kemasan dalam rapat dan pertemuan. Setiap ruangan kantor juga dilengkapi dengan tempat sampah yang memadai untuk menjaga kebersihan lingkungan kerja. [POJK51-F.1]

As part of its commitment to reducing plastic waste, Bank INA issued Memorandum No. MEMO/SDM/685/0919 on September 30, 2019, regarding the Policy on Plastic Waste Reduction and Environmental Conservation Initiatives. The Bank encourages employees to use refillable water bottles and has discontinued the use of bottled water in meetings and gatherings. Each office space is also equipped with adequate waste bins to maintain a clean work environment. [POJK51-F.1]



Di samping itu, selama tahun 2024, tidak terdapat insiden tumpahan limbah yang disebabkan oleh aktivitas Bank. [POJK51-F.15]

6. Pengendalian Emisi [POJK51-F.11, F.12] [ESG-E.06, E.07]

Bank INA menyadari bahwa meskipun aktivitas operasionalnya tidak berkontribusi secara signifikan terhadap emisi gas rumah kaca (GRK), Bank tetap memiliki potensi dampak, terutama dari penggunaan kendaraan operasional (Emisi Langsung - *Scope 1*) dan konsumsi energi listrik (Emisi Tidak Langsung - *Scope 2*). Selain itu, Bank INA telah menetapkan target jangka panjang berupa pengurangan emisi GRK sebesar 75% pada tahun 2050 dan pencapaian *Net Zero Emission* pada tahun 2060, sebagai bentuk dukungan terhadap agenda global keberlanjutan.

Sebagai bagian dari strategi menuju *Net Zero*, Bank INA telah mengimplementasikan langkah-langkah berikut.

- Mengoptimalkan konsumsi listrik dengan penggunaan perangkat hemat energi seperti lampu LED dan sistem pendingin yang lebih efisien.
- Mengurangi perjalanan dinas dengan memanfaatkan pertemuan daring untuk menekan emisi dari transportasi operasional.
- Meneksplorasi opsi penggunaan sumber energi ramah lingkungan dalam operasional perbankan.
- Menyediakan ruang terbuka hijau di sekitar kantor Bank untuk meningkatkan serapan karbon dan menciptakan lingkungan kerja yang lebih hijau.

Bank INA akan terus melakukan pemantauan konsumsi energi dan evaluasi dampak emisi secara berkala serta mengembangkan strategi lebih lanjut guna mendukung target keberlanjutan.

Additionally, throughout 2024, there were no waste spill incidents caused by the Bank's activities. [POJK51-F.15]

6. Emission Control [POJK51-F.11, F.12] [ESG-E.06, E.07]

Bank INA acknowledges that, while its operational activities do not significantly contribute to greenhouse gas (GHG) emissions, there is still a potential impact, primarily from the use of operational vehicles (Direct Emissions - *Scope 1*) and electricity consumption (Indirect Emissions - *Scope 2*). Furthermore, Bank INA has set a long-term target of reducing GHG emissions by 75% by 2050 and achieving *Net Zero Emissions* by 2060, as part of its commitment to the global sustainability agenda.

As part of its strategy toward *Net Zero*, Bank INA has implemented the following measures.

- Optimizing electricity consumption by using energy-efficient devices such as LED lighting and more efficient cooling systems.
- Reducing business travel by utilizing online meetings to minimize emissions from operational transportation.
- Exploring options for using environmentally friendly energy sources in banking operations.
- Providing green open spaces around Bank offices to enhance carbon absorption and create a greener work environment.

Bank INA will continue to monitor energy consumption, regularly evaluate emission impacts, and develop further strategies to support sustainability targets.

Uraian	Satuan Unit	2024	2023	2022	Descriptions
Emisi dari Penggunaan BBM (<i>Scope 1</i>)	TonCO ₂ eq	581,85	513,12	396,27	Emissions from Fuel Use (<i>Scope 1</i>)
Emisi dari Penggunaan Listrik (<i>Scope 2</i>)	TonCO ₂ eq	1.328,28	923,25	847,48	Emissions from Electricity Usage (<i>Scope 2</i>)
Total Emisi [ESG-E.01]	TonCO₂eq	1.910,13	1.436,37	1.243,76	Total Emissions [ESG-E.01]
Intensitas Emisi Terhadap Pendapatan Bunga [ESG-E.02]	TonCO₂eq/jutaan Rupiah TonCO₂eq/million Rupiah	0,00101	0,00083	0,00106	Emissions Intensity Against Interest Income [ESG-E.02]
Efisiensi Emisi Terhadap Pendapatan Bunga	TonCO₂eq/jutaan Rupiah TonCO₂eq/million Rupiah	(0,00018)	0,00023	N/A^{*)}	Emissions Efficiency Against Interest Income

^{*)} Belum melakukan perhitungan emisi untuk tahun 2021. / No emission calculation conducted in 2021.

7. Keanekaragaman Hayati [POJK51-F.9] [POJK51-F.10]

Bank turut berkontribusi untuk menciptakan dan mendukung keberadaan ruang terbuka hijau di area operasionalnya. Salah satu langkah yang diambil adalah penempatan pot tanaman di sekitar kantor, serta menjalin kerja sama dengan pengelola

7. Biodiversity [POJK51-F.9] [POJK51-F.10]

The Bank also contributes to creating and supporting the presence of green open spaces in its operational areas. One of the measures taken includes placing potted plants around office spaces and collaborating with building

gedung untuk menciptakan suasana yang lebih asri. Dalam upaya mendukung keanekaragaman hayati, Bank secara aktif melakukan penanaman dan pemeliharaan tanaman dengan pendekatan yang berkelanjutan. Di samping itu, wilayah operasional Bank tidak berada di dekat area yang dilindungi atau kawasan yang memiliki keanekaragaman hayati yang tinggi. Dengan demikian, operasional Bank dapat berlangsung tanpa memberikan dampak negatif terhadap lingkungan dan keanekaragaman hayati.

Capaian Kegiatan

Selama tahun 2024, peningkatan aktivitas operasional Bank berdampak pada meningkatnya penggunaan energi, air, dan kertas. Untuk mengatasi hal ini, Bank mengimplementasikan berbagai program efisiensi, seperti optimalisasi penggunaan energi, promosi dokumen digital untuk mengurangi konsumsi kertas, serta peningkatan kesadaran karyawan tentang pentingnya penghematan air.

Penghargaan dan Sertifikasi

Sepanjang tahun 2024, Bank belum memperoleh penghargaan atau sertifikasi terkait lingkungan hidup. Namun, hal ini tidak mengurangi komitmen Bank dalam menerapkan praktik keberlanjutan. Bank terus berupaya meningkatkan inisiatif lingkungan melalui berbagai program yang bertujuan untuk menciptakan dampak positif bagi masa depan.

Sarana Pengaduan Masalah Lingkungan Hidup

[POJK51-F.16]

Bank INA membuka akses bagi pemangku kepentingan untuk menyampaikan keluhan atau kritik terkait lingkungan hidup. Keluhan dapat disampaikan melalui *e-mail*, *call center*, situs web Bank, dan media sosial resmi Bank. Setiap pengaduan akan ditindaklanjuti dengan profesionalisme dan transparansi.

Biaya Pengelolaan Lingkungan Hidup [POJK51-F.4]

Saat ini, Bank belum memiliki program lingkungan hidup yang berdiri sendiri, sehingga belum terdapat biaya khusus yang dialokasikan untuk program tersebut dalam tiga tahun terakhir. Namun, biaya terkait pengelolaan lingkungan di kantor pusat dan cabang, seperti retribusi sampah dan layanan kebersihan, telah dimasukkan dalam biaya operasional gedung.

management to create a more lush and comfortable environment. To support biodiversity, the Bank actively engages in planting and maintaining greenery using a sustainable approach. Additionally, the Bank's operational areas are not located near protected zones or regions with high biodiversity. As a result, its operations can proceed without negatively impacting the environment and biodiversity.

Activity Achievements

Throughout 2024, increased operational activities led to higher energy, water, and paper consumption. To address this, the Bank has implemented various efficiency programs, such as optimizing energy usage, promoting digital documents to reduce paper consumption, and raising employee awareness of the importance of water conservation.

Awards and Certifications

Throughout 2024, the Bank has not received any environmental awards or certifications. However, this does not diminish its commitment to implementing sustainable practices. The Bank continues to enhance its environmental initiatives through various programs aimed at creating a positive impact for the future.

Complaint Channel for Environmental Problem

[POJK51-F.16]

Bank INA provides stakeholders with access to submit complaints or feedback related to environmental issues. Complaints can be submitted via email, call center, the Bank's website, and official social media channels. Every report will be handled with professionalism and transparency.

Environmental Management Cost [POJK51-F.4]

Currently, the Bank does not have a standalone environmental program; therefore, no specific budget has been allocated for such initiatives over the past three years. However, expenses related to environmental management at the head office and branches, such as waste collection fees and cleaning services, have been incorporated into building operational costs.

Tanggapan Terhadap Umpan Balik Tahun Sebelumnya [POJK51-G.4]

Response to Previous Year's Feedback

Pada tahun 2024, Bank INA tidak menerima umpan balik dari pemangku kepentingan terkait Laporan Tahunan. Meski demikian, Bank terus berupaya meningkatkan transparansi dan kualitas penyampaian informasi dalam Laporan Tahunan setiap tahunnya.

In 2024, Bank INA did not receive any stakeholder feedback regarding the Annual Report. Nevertheless, the Bank remains committed to improving transparency and the quality of information presented in the Annual Report each year.



Lembar Umpan Balik [POJK51-G.3]

Feedback Form

Setelah membaca Laporan Tahunan PT Bank Ina Perdana Tbk, kami mohon kesediaan para pemangku kepentingan untuk memberikan umpan balik dengan mengirim email.

After reading the Annual Report of PT Bank Ina Perdana Tbk, we request stakeholders to provide feedback by sending an email.

Pertanyaan Questions	Setuju Agree	Tidak Setuju Disagree
Laporan ini telah memberikan informasi yang bermanfaat mengenai kinerja ekonomi, sosial, dan lingkungan Bank. This report has provided useful information on economic, social, and environmental performance of the Bank.	...	...
Data dan informasi yang diungkapkan mudah dipahami, lengkap, transparan, dan berimbang. Data and information disclosed are easy to understand, complete, transparent, and balanced.	...	...
Data dan informasi yang disajikan berguna dalam pengambilan keputusan. Data and information presented are useful for making decision.	...	...
Laporan ini menarik dan mudah dibaca. This report is interesting and easy to read.	...	...

Mohon berikan nilai mengenai aspek yang terdapat dalam laporan ini (nilai 1 = paling penting, 2 = penting, 3 = tidak penting, 4 = sangat tidak penting).
Please score the aspects in this report (1 = most important, 2 = important, 3 = less important, 4 = least important).

☐ Nilai Ekonomi Langsung yang Dihasilkan dan Didistribusikan Direct Economic Value Generated and Distributed	☐ Non-Diskriminasi Non-Discrimination
☐ Dampak Ekonomi Tidak Langsung Indirect Economic Impacts	☐ Praktik Pengamanan Security Practices
☐ Praktik Pengadaan Procurement Practices	☐ Penilaian Hak Asasi Manusia Human Rights Assessment
☐ Anti-Korupsi Anti-Corruption	☐ Kesehatan dan Keselamatan Nasabah Customer Health and Safety
☐ Bersaing Sehat/Anti-Monopoli Healthy Competition/Anti-Monopoly	☐ Privasi Nasabah Customer Privacy
☐ Ketenagakerjaan Employment	☐ Kepatuhan Sosial Ekonomi Socio-Economic Compliance
☐ Kesehatan dan Keselamatan Kerja Occupational Health and Safety	☐ Literasi dan Inklusi Keuangan Financial Literacy and Inclusion
☐ Pelatihan dan Pendidikan Training and Education	☐ Penggunaan Energi Energy Use
☐ Keanekaragaman dan Kesempatan yang Setara Diversity and Equal Opportunity	☐ Penggunaan Kertas Paper Use

Mohon berikan komentar/saran/usulan bagi laporan ini.
Please provide comment/suggestion/recommendation on this report.

.....

.....

Profil Anda / Your Profile

Nama / Name :

Pekerjaan / Occupation :

Institusi/Perusahaan / Institution/Company :

Kontak (telepon, e-mail) / Contact (phone, e-mail) :

Kategori Pemangku Kepentingan / Category of Stakeholder

☐ Pemerintah Governance	☐ Pelanggan Customer	☐ Karyawan Employee	☐ Mitra Kerja Business Partners
☐ Media Media	☐ Masyarakat Community	☐ LSM NGO	☐ Lain-Lain, ... Others, ...

Saran dan tanggapan yang Anda berikan atas informasi yang disajikan dalam laporan ini mohon dikirimkan kepada:

Please send your suggestion and response to information presented in this report to:



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Indeks Pengungkapan Kriteria Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 [POJK.51-G.5]

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LAPORAN KEUANGAN

Financial Statements

PT Bank Ina Perdana Tbk

Laporan keuangan tanggal 31 Desember 2024
dan untuk tahun yang berakhir pada tanggal tersebut
beserta laporan auditor independen/
*Financial statements as of December 31, 2024 and
for the year then ended with independent auditor's report*

The original financial statements included herein are in the Indonesian language.

**PT BANK INA PERDANA TBK
LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2024
DAN UNTUK TAHUN YANG BERAKHIR PADA
TANGGAL TERSEBUT
BESERTA LAPORAN AUDITOR INDEPENDEN**

**PT BANK INA PERDANA TBK
FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2024
AND FOR THE YEAR THEN ENDED
WITH INDEPENDENT AUDITOR'S REPORT**

Daftar Isi

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**SURAT PERNYATAAN DIREKSI
TENTANG TANGGUNG JAWAB ATAS
LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2024
DAN UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL TERSEBUT
PT BANK INA PERDANA Tbk**

**BOARD OF DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR
THE FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2024 AND
FOR THE YEAR THEN ENDED
PT BANK INA PERDANA Tbk**

Kami, yang bertanda tangan dibawah ini:

We, the undersigned below:

Nama : Henry Koenafi
Alamat Kantor : Gedung Ariobimo Central Jalan
HR.Rasuna Said Blok X-2 Kav 5
Jakarta 12950 Jakarta Selatan
Alamat Domisili : Jl. Brawijaya 1 C No. 5
RT.004 RW.002 Kelurahan
Pulo, Kecamatan Kebayoran
Baru, Jakarta Selatan
Nomor Telepon : 021 - 2522678
Jabatan : Direktur Utama

Name : Henry Koenafi
Office Address : Gedung Ariobimo Central Jalan
HR.Rasuna Said Blok X-2 Kav 5
Jakarta 12950 Jakarta Selatan
Residential Address : Jl. Brawijaya 1 C No. 5
RT.004 RW.002 Kelurahan Pulo,
Kecamatan Kebayoran Baru,
Jakarta Selatan
Phone Number : 021 - 2522678
Title : President Director

Nama : Kiung Hui Ngo
Alamat Kantor : Gedung Ariobimo Central Jalan
HR.Rasuna Said Blok X-2 Kav 5
Jakarta 12950 Jakarta Selatan
Alamat domisili : Cluster Navarra NV 1/21,
Modernland, Tangerang
Nomor telepon : 021 - 2522678
Jabatan : Direktur

Name : Kiung Hui Ngo
Office Address : Gedung Ariobimo Central Jalan
HR.Rasuna Said Blok X-2 Kav 5
Jakarta 12950 Jakarta Selatan
Residential Address : Cluster Navarra NV 1/21,
Modernland, Tangerang
Phone Number : 021 - 2522678
Title : Director

Menyatakan bahwa:

Declare that:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank Ina Perdana Tbk;
2. Laporan keuangan PT Bank Ina Perdana Tbk telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku di Indonesia;
3. a. Semua informasi dalam laporan keuangan PT Bank Ina Perdana Tbk telah diungkapkan secara lengkap dan benar; dan
b. Laporan keuangan PT Bank Ina Perdana Tbk tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Kami bertanggung jawab atas sistem pengendalian internal dalam PT Bank Ina Perdana Tbk.

1. We are responsible for the preparation and presentation of the financial statements of PT Bank Ina Perdana Tbk;
2. The financial statements of PT Bank Ina Perdana Tbk have been prepared and presented in accordance with Indonesian Financial Accounting Standards;
3. a. All information in the financial statements of PT Bank Ina Perdana Tbk have been disclosed in a complete and truthful manner; and
b. The financial statements of PT Bank Ina Perdana Tbk do not contain any incorrect material information or facts, nor do they omit material information or facts;
4. We are responsible for the internal control system of PT Bank Ina Perdana Tbk.

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement is made truthfully.

Jakarta, 27 Maret 2025/Jakarta, March 27, 2025
Atas nama dan mewakili Direksi/For and On Behalf of the Board of Directors




Henry Koenafi
Direktur Utama/
President Director
Kiung Hui Ngo
Direktur /
Director

The original report included herein is in the Indonesian language.

Laporan Auditor Independen

Laporan No. 00466/2.1032/AU.1/07/1865-1/1/III/2025

Pemegang Saham, Dewan Komisaris, dan Direksi
PT Bank Ina Perdana Tbk

Opini

Kami telah mengaudit laporan keuangan PT Bank Ina Perdana Tbk ("Bank") terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2024, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Bank tanggal 31 Desember 2024, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Basis opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia ("IAPI"). Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Bank berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini kami.

Independent Auditor's Report

Report No. 00466/2.1032/AU.1/07/1865-1/1/III/2025

*The Shareholders and the Boards of Commissioners and Directors
PT Bank Ina Perdana Tbk*

Opinion

We have audited the accompanying financial statements of PT Bank Ina Perdana Tbk (the "Bank"), which comprise the statement of financial position as of December 31, 2024, and the statement of profit or loss and other comprehensive income, statement of changes in equity, and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as of December 31, 2024, and its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Basis for opinion

We conducted our audit in accordance with Standards on Auditing established by Indonesian Institute of Certified Public Accountants ("IICPA"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Bank in accordance with the ethical requirements relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with such requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Laporan Auditor Independen (lanjutan)

Laporan No. 00466/2.1032/AU.1/07/1865-1/1/III/2025 (lanjutan)

Hal audit utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan periode kini. Hal audit utama tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, dan kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut. Untuk hal audit utama di bawah ini, penjelasan kami tentang bagaimana audit kami merespons hal tersebut disampaikan dalam konteks tersebut.

Kami telah memenuhi tanggung jawab yang diuraikan dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami, termasuk sehubungan dengan hal audit utama yang dikomunikasikan di bawah ini. Oleh karena itu, audit kami mencakup pelaksanaan prosedur yang didesain untuk merespons penilaian kami atas risiko kesalahan penyajian material dalam laporan keuangan terlampir. Hasil prosedur audit kami, termasuk prosedur yang dilakukan untuk merespons hal audit utama di bawah ini, menyediakan basis bagi opini kami atas laporan keuangan terlampir.

Cadangan kerugian penurunan nilai atas kredit yang diberikan

Penjelasan atas hal audit utama:

Seperti yang dijelaskan dalam Catatan 10 atas laporan keuangan terlampir, pada tanggal 31 Desember 2024, saldo cadangan kerugian penurunan nilai atas kredit yang diberikan adalah sebesar Rp311.514 juta. Lihat informasi kebijakan akuntansi material untuk cadangan kerugian penurunan nilai aset keuangan yang diungkapkan dalam Catatan 2k, penggunaan pertimbangan, estimasi, dan asumsi akuntansi yang signifikan dalam Catatan 3, dan pengungkapan cadangan kerugian penurunan nilai atas kredit yang diberikan dalam Catatan 10 atas laporan keuangan terlampir.

Independent Auditor's Report (continued)

Report No. 00466/2.1032/AU.1/07/1865-1/1/III/2025 (continued)

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. Such key audit matters were addressed in the context of our audit of the financial statements taken as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on such key audit matters. For the key audit matter below, our description of how our audit addressed such key audit matter is provided in such context.

We have fulfilled the responsibilities described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report, including in relation to key audit matter communicated below. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the accompanying financial statements. The results of our audit procedures, including the procedures performed to address the key audit matter below, provide the basis for our opinion on the accompanying financial statements.

Allowance for impairment losses on loans

Description of key audit matter:

As described in Note 10 to the accompanying financial statements, as of December 31, 2024, the balance of allowance for impairment on loans amounted to Rp311,514 million. Refer to material accounting policy information of allowance for impairment losses on financial assets as disclosed in Note 2k, use of significant accounting judgments, estimates and assumptions in Note 3, and the disclosures of allowance for impairment losses on loans in Note 10 to the accompanying financial statements.

Laporan Auditor Independen (lanjutan)

Laporan No. 00466/2.1032/AU.1/07/1865-1/1/III/2025 (lanjutan)

Hal audit utama (lanjutan)

Cadangan kerugian penurunan nilai atas kredit yang diberikan (lanjutan)

Penjelasan atas hal audit utama: (lanjutan)

Kami berfokus pada area ini karena saldo kredit yang diberikan dan cadangan kerugian penurunan nilai atas kredit yang diberikan adalah signifikan terhadap laporan keuangan terlampir. Selain itu, penentuan cadangan kerugian penurunan nilai memerlukan pertimbangan dan memiliki ketidakpastian estimasi termasuk penentuan model untuk menghitung cadangan kerugian penurunan nilai, identifikasi eksposur kredit yang mengalami penurunan kualitas kredit yang signifikan, dan penentuan asumsi yang digunakan dalam model perhitungan cadangan kerugian penurunan nilai (untuk eksposur yang dinilai secara individu atau kolektif), termasuk faktor-faktor ekonomi makro berorientasi masa depan.

Respons audit:

Kami melakukan pengujian pengendalian utama atas pemberian kredit, penilaian kualitas kredit internal secara reguler, serta pencatatan dan pengawasan kredit yang diberikan. Kami memperoleh pemahaman dan menilai metodologi pengukuran penurunan nilai, serta melakukan validasi atas model pencadangan kerugian penurunan nilai, data masukan, dasar, dan asumsi yang digunakan oleh Bank dalam menghitung cadangan kerugian penurunan nilai, serta menguji tiga tahapan kualitas kredit atas portofolio kredit yang diberikan sesuai dengan kriteria tingkatan (*staging*) yang disusun oleh Bank untuk kredit yang diberikan. Kami menguji apakah pengalaman historis mewakili keadaan saat ini dan kerugian terkini yang terjadi dalam portofolio, serta menilai kewajaran atas penyesuaian berorientasi masa depan, analisis faktor ekonomi makro, dan beberapa skenario probabilitas tertimbang untuk kredit yang diberikan.

Independent Auditor's Report (continued)

Report No. 00466/2.1032/AU.1/07/1865-1/1/III/2025 (continued)

Key audit matters (continued)

Allowance for impairment losses of loans (continued)

Description of key audit matter: (continued)

We focused on this area because the balances of loans and allowance for impairment losses on loans are significant to the accompanying financial statements. In addition, the determination of allowance for impairment losses requires judgment and is subject to estimation uncertainty which includes determining the model to calculate allowance for impairment losses, identification of credit exposures with significant deterioration in credit quality, and determining assumptions used in the allowance for impairment losses calculation models (for exposures assessed on an individual or collective basis), which incorporates forward-looking macroeconomic factors.

Audit response:

We tested the key controls over the loan origination, regular internal credit quality assessments, and recording and monitoring of the loans. We obtained understanding and assessed impairment measurement methodologies and performed validation of allowance for impairment losses models, inputs, basis, and assumptions used by the Bank in calculating the allowance for impairment losses, and tested the classification into three-stage credit quality of loan portfolios in accordance with staging criteria developed by the Bank for loans. We tested whether historical experience is representative of current circumstances and of the recent losses incurred in the portfolios, and assessed the reasonableness of forward-looking adjustments, macroeconomic factor analysis, and probability-weighted multiple scenarios for loans.

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00466/2.1032/AU.1/07/1865-1/1/III/2025 (lanjutan)

Hal audit utama (lanjutan)

Cadangan kerugian penurunan nilai atas kredit yang diberikan (lanjutan)

Respons audit: (lanjutan)

Untuk cadangan kerugian penurunan nilai yang dinilai secara individual, kami menguji kredit yang diberikan untuk mengevaluasi identifikasi secara tepat waktu oleh Bank atas eksposur yang mengalami penurunan kualitas kredit yang signifikan atau yang telah mengalami penurunan nilai. Untuk kasus-kasus dimana penurunan nilai telah diidentifikasi, kami menilai asumsi Bank atas arus kas masa depan ekspektasian, termasuk nilai agunan yang dapat direalisasikan berdasarkan informasi pasar yang tersedia atau penilaian yang dilakukan oleh penilai independen dan internal.

Kami memeriksa keakurasian perhitungan jumlah cadangan kerugian penurunan nilai dengan melakukan perhitungan ulang atas keseluruhan portofolio yang penurunan nilainya dinilai secara kolektif dan keseluruhan portofolio yang penurunan nilainya dinilai secara individual. Kami menilai apakah pengungkapan dalam laporan keuangan cukup dan secara memadai mencerminkan eksposur Bank terhadap risiko kredit. Kami melibatkan pakar auditor internal kami untuk membantu kami dalam melakukan prosedur-prosedur di atas ketika keahlian spesifik mereka diperlukan.

Informasi lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam Laporan Tahunan 2024 ("Laporan Tahunan") selain laporan keuangan terlampir dan laporan auditor independen kami. Laporan Tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor independen ini.

Opini kami atas laporan keuangan terlampir tidak mencakup Laporan Tahunan, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas Laporan Tahunan tersebut.

Independent Auditor's Report (continued)

Report No. 00466/2.1032/AU.1/07/1865-1/1/III/2025 (continued)

Key audit matters (continued)

Allowance for impairment losses of loans (continued)

Audit response: (continued)

With respect to individually assessed allowance for impairment losses, we tested the loans to evaluate the timely identification by the Bank of exposures with significant deterioration in credit quality or which have been impaired. For cases where impairment has been identified, we assessed the Bank's assumptions on the expected future cash flows, including the realizable value of collateral based on available market information or valuation prepared by independent or internal valuer.

We checked the accuracy of the calculation of allowance for impairment losses amount by recalculating the collective impairment for the entire portfolio and the individual impairment for the entire portfolio. We assessed whether the financial statements disclosures are adequately and appropriately reflecting the Bank's exposures to credit risks. We involved our auditor's internal expert in the performance of the above procedures where their specific expertise was required.

Other information

Management is responsible for the other information. Other information comprises the information included in the 2024 Annual Report (the "Annual Report") other than the accompanying financial statements and our independent auditor's report thereon. The Annual Report is expected to be made available to us after the date of this independent auditor's report.

Our opinion on the accompanying financial statements does not cover the Annual Report, and accordingly, we do not express any form of assurance on the Annual Report.

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00466/2.1032/AU.1/07/1865-1/1/III/2025 (lanjutan)

Informasi lain (lanjutan)

Sehubungan dengan audit kami atas laporan keuangan terlampir, tanggung jawab kami adalah untuk membaca Laporan Tahunan ketika tersedia dan, dalam melakukannya, mempertimbangkan apakah Laporan Tahunan mengandung ketidakkonsistensian material dengan laporan keuangan terlampir atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Ketika kami membaca Laporan Tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan melakukan tindakan yang tepat berdasarkan peraturan perundang-undangan yang berlaku.

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Dalam penyusunan laporan keuangan, manajemen bertanggung jawab untuk menilai kemampuan Bank dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Bank atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melakukannya.

Independent Auditor's Report (continued)

Report No. 00466/2.1032/AU.1/07/1865-1/1/III/2025 (continued)

Other information (continued)

In connection with our audit of the accompanying financial statements, our responsibility is to read the Annual Report when it becomes available and, in doing so, consider whether the Annual Report is materially inconsistent with the accompanying financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Annual Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions based on the applicable laws and regulations.

Responsibilities of management and those charged with governance for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting, unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00466/2.1032/AU.1/07/1865-1/1/III/2025 (lanjutan)

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan (lanjutan)

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

Tanggung jawab auditor terhadap audit atas laporan keuangan

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor independen yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit yang ditetapkan oleh IAPI akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian atas pengendalian internal.

Independent Auditor's Report (continued)

Report No. 00466/2.1032/AU.1/07/1865-1/1/III/2025 (continued)

Responsibilities of management and those charged with governance for the financial statements (continued)

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements taken as a whole are free from material misstatement, whether due to fraud or error, and to issue an independent auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing established by the IICPA will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- *Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to such risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or override of internal control.*

Laporan Auditor Independen (lanjutan)

Independent Auditor's Report (continued)

Laporan No. 00466/2.1032/AU.1/07/1865-1/1/III/2025 (lanjutan)

Report No. 00466/2.1032/AU.1/07/1865-1/1/III/2025 (continued)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Auditor's responsibilities for the audit of the financial statements (continued)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)

- Memeroleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektifitasan pengendalian internal Bank.
- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.
- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Bank untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor independen kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor independen kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usaha.
- *Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.*
- *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.*
- *Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our independent auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusion is based on the audit evidence obtained up to the date of our independent auditor's report. However, future events or conditions may cause the Bank to cease to continue as going concern.*

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00466/2.1032/AU.1/07/1865-1/1/III/2025 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

- Mengevaluasi penyajian, struktur, dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan kepada pihak tersebut seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, pengamanan terkait.

Independent Auditor's Report (continued)

Report No. 00466/2.1032/AU.1/07/1865-1/1/III/2025 (continued)

Auditor's responsibilities for the audit of the financial statements (continued)

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)

- *Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Laporan Auditor Independen (lanjutan)

Laporan No. 00466/2.1032/AU.1/07/1865-1/1/III/2025 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama tersebut dalam laporan auditor independen kami kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal audit utama tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal audit utama tidak boleh dikomunikasikan dalam laporan auditor independen kami karena konsekuensi yang merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

Independent Auditor's Report (continued)

Report No. 00466/2.1032/AU.1/07/1865-1/1/III/2025 (continued)

Auditor's responsibilities for the audit of the financial statements (continued)

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe such key audit matters in our independent auditor's report unless laws or regulations preclude public disclosure about such key audit matters or when, in extremely rare circumstances, we determine that a key audit matter should not be communicated in our independent auditor's report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

KAP Purwantono, Sungkoro & Surja



Rindra Sulindro

Registrasi Akuntan Publik No. AP.1865/Public Accountant Registration No. AP.1865

27 Maret 2025/March 27, 2025



PT BANK INA PERDANA TBK
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2024
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK INA PERDANA TBK
STATEMENT OF FINANCIAL POSITION
As of December 31, 2024
(Expressed in millions of Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2024	Catatan/ Notes	31 Desember/ December 31, 2023 ^{*)}	
ASET				ASSETS
Kas	138.875	2,4	71.563	Cash
Giro pada Bank Indonesia	1.203.006	2,5	1.600.005	Current accounts with Bank Indonesia
Giro pada bank lain	166.363	2,6	178.900	Current accounts with other banks
Dikurangi: Cadangan kerugian penurunan nilai	(5)	2,6	(7)	Less: Allowance for impairment losses
	166.358		178.893	
Penempatan pada Bank Indonesia dan bank lain	2.349.253	2,7	3.173.162	Placements with Bank Indonesia and other banks
Dikurangi: Cadangan kerugian penurunan nilai	(312)	2,7	(677)	Less: Allowance for impairment losses
	2.348.941		3.172.485	
Efek-efek	6.557.223	2,8	4.369.621	Marketable securities
Dikurangi: Cadangan kerugian penurunan nilai	(9)	2,8	(25)	Less: Allowance for impairment losses
	6.557.214		4.369.596	
Efek-efek yang dibeli dengan janji dijual kembali	246.420	2,9	2.146.197	Securities purchased under resale agreements
Kredit yang diberikan		2,10,		Loans
Pihak berelasi	315.981	36	167.656	Related parties
Pihak ketiga	12.834.461		12.509.530	Third parties
	13.150.442		12.677.186	
Cadangan kerugian penurunan nilai	(311.514)	2,10	(335.229)	Allowance for impairment losses
	12.838.928		12.341.957	
Piutang bunga		11,36		Interest receivables
Pihak berelasi	523		195	Related parties
Pihak ketiga	94.760		88.777	Third parties
	95.283		88.972	
Tagihan akseptasi	60.343	2,12	93.108	Acceptance receivables
Dikurangi: Cadangan kerugian penurunan nilai	(57)	2,12	(88)	Less: Allowance for impairment losses
	60.286		93.020	
Tagihan transaksi perdagangan	274.982	2,13	105.408	Receivables from trade transactions
Dikurangi: Cadangan kerugian penurunan nilai	(142)	2,13	(95)	Less: Allowance for impairment losses
	274.840		105.313	

*) Setelah Reklasifikasi (Catatan 46)

*) After Reclassification (Note 46)

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan ini.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BANK INA PERDANA TBK
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2024
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK INA PERDANA TBK
STATEMENT OF FINANCIAL POSITION
(continued)
As of December 31, 2024
(Expressed in millions of Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2024	Catatan/ Notes	31 Desember/ December 31, 2023 ^{*)}	
ASET (lanjutan)				ASSETS (continued)
Tagihan derivatif	574	2,14	1.471	Derivative receivables
Beban dibayar dimuka	14.481	2,15	7.984	Prepaid expenses
Pajak dibayar dimuka	23.718	2,22a	-	Prepaid tax
Aset pajak tangguhan - neto	29.985	2,22d	32.717	Deferred tax assets - net
Aset tetap dan aset hak guna - neto	238.163	2,16	121.058	Fixed assets and right of use assets - net
Aset lain-lain - neto		2,17,36		Other assets - net
Pihak berelasi	4.938		3.540	Related parties
Pihak ketiga	194.724		49.809	Third parties
	199.662		53.349	
TOTAL ASET	24.436.734		24.384.580	TOTAL ASSETS
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	22.836	2,18	28.436	Liabilities due immediately
Simpanan dari nasabah		2,19,		Deposits from customers
Pihak berelasi	3.499.944	36	5.200.509	Related parties
Pihak ketiga	16.627.272		14.115.400	Third parties
	20.127.216		19.315.909	
Simpanan dari bank lain	405.408	2,20	966.590	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali	-	2,21	239.027	Securities sold under repurchase agreements
Liabilitas akseptasi	60.343	2,12	93.108	Acceptance payables
Liabilitas derivatif	1.127	2,14	90	Derivative payables
Utang pajak	23.904	2,22b	25.924	Taxes payable
Liabilitas imbalan kerja	27.451	2,23	21.661	Employee benefit liabilities
Utang bunga		24,36		Interest payables
Pihak berelasi	2.555		2.821	Related parties
Pihak ketiga	43.076		38.657	Third parties
	45.631		41.478	
Liabilitas lain-lain	109.844	25,36	96.199	Other liabilities
TOTAL LIABILITAS	20.823.760		20.828.422	TOTAL LIABILITIES

*) Setelah Reklasifikasi (Catatan 46)

*) After Reclassification (Note 46)

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan ini.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BANK INA PERDANA TBK
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2024
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK INA PERDANA TBK
STATEMENT OF FINANCIAL POSITION
(continued)
As of December 31, 2024
(Expressed in millions of Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2024	Catatan/ Notes	31 Desember/ December 31, 2023	
EKUITAS				EQUITY
Modal saham - nilai nominal Rp100 per saham Modal dasar - 20.000.000.000 saham pada tanggal 31 Desember 2024 dan 2023				Capital stock - par value of Rp100 per share Authorized - 20,000,000,000 shares as of December 31, 2024 and 2023
Modal ditempatkan dan disetor penuh - 6.134.716.665 saham pada tanggal 31 Desember 2024 dan 2023	613.472	26	613.472	Issued and fully paid - 6,134,716,665 shares as of December 31, 2024 and 2023
Tambahan modal disetor	2.482.288	27	2.482.288	Additional paid-in capital
Saldo laba				Retained earnings
Telah ditentukan penggunaannya	106.570	28	64.995	Appropriated
Belum ditentukan penggunaannya	433.650		392.562	Unappropriated
(Kerugian) keuntungan neto yang belum direalisasi dari (penurunan) kenaikan nilai wajar dan cadangan kerugian penurunan nilai efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain - neto	(23.006)	8	2.841	Net unrealized (loss) gain from (decrease) increase in fair value of and allowance for impairment losses on securities classified as fair value through other comprehensive income - net
EKUITAS	3.612.974		3.556.158	EQUITY
TOTAL LIABILITAS DAN EKUITAS	24.436.734		24.384.580	TOTAL LIABILITIES AND EQUITY

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan ini.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BANK INA PERDANA TBK
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2024
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK INA PERDANA TBK
STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
For the Year Ended December 31, 2024
(Expressed in millions of Rupiah,
unless otherwise stated)

Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,				
	2024	Catatan/ Notes	2023	
PENDAPATAN (BEBAN) BUNGA				INTEREST INCOME (EXPENSE)
Pendapatan bunga	1.889.119	2,29,36	1.726.605	Interest income
Beban bunga	(1.176.059)	2,30,36	(1.016.631)	Interest expense
Pendapatan bunga - neto	713.060		709.974	Interest income - net
PENDAPATAN OPERASIONAL LAINNYA				OTHER OPERATING INCOME
Keuntungan atas penjualan efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain dan nilai wajar melalui laba rugi - neto	11.681	2	24.667	Gain on sale of marketable securities classified as fair value through other comprehensive income and fair value through profit or loss - net
Pendapatan jasa cash pick up	6.053		8.950	Fees of cash pick up services
Keuntungan yang belum direalisasi atas perubahan nilai wajar efek-efek yang diklasifikasikan nilai wajar melalui laba rugi - neto	3.022	2	7.315	Unrealized gain from the changes in fair value of marketable securities classified as fair value through profit or loss - net
Provisi dan komisi selain dari pemberian kredit	11.943	2	6.163	Fees and commissions other than loans
Pendapatan administrasi	8.248		5.795	Administration income
Penerimaan kembali kredit yang telah dihapusbuku	421	2	1.178	Recoveries from loan written-off
Keuntungan penjualan aset tetap	229	2,16	22	Gain on sale of fixed assets
Lain-lain	6.489		5.147	Others
TOTAL PENDAPATAN OPERASIONAL LAINNYA	48.086		59.237	TOTAL OTHER OPERATING INCOME
BEBAN OPERASIONAL LAINNYA				OTHER OPERATING EXPENSES
Beban tenaga kerja	(277.127)	32	(219.809)	Personnel expenses
Penyisihan kerugian penurunan nilai	(188.899)	2,31	(117.937)	Provision for impairment losses
Beban umum dan administrasi	(173.831)	33	(150.748)	General and administrative expenses
Lain-lain	(13.826)	33	(13.186)	Others
TOTAL BEBAN OPERASIONAL LAINNYA	(653.683)		(501.680)	TOTAL OTHER OPERATING EXPENSES
LABA SEBELUM BEBAN PAJAK	107.463		267.531	INCOME BEFORE TAX EXPENSE
BEBAN PAJAK - NETO	(25.615)	2,22b,22e	(59.655)	TAX EXPENSE - NET
LABA BERSIH TAHUN BERJALAN	81.848		207.876	NET INCOME FOR THE YEAR

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan ini.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BANK INA PERDANA TBK
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN (lanjutan)
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2024
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK INA PERDANA TBK
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME (continued)
For the Year Ended December 31, 2024
(Expressed in millions of Rupiah,
unless otherwise stated)

		Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
		2024	Catatan/ Notes	2023
LABA BERSIH				
TAHUN BERJALAN		81.848		207.876
Penghasilan (beban)				
komprehensif lain				Other comprehensive income (loss)
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				Item that will not be reclassified to profit or loss:
Pengukuran kembali liabilitas imbalan kerja	1.045	2,23	(1.403)	Remeasurement of employee benefit liabilities
Pajak penghasilan terkait	(230)	2,22d	309	Related income tax
	815		(1.094)	
Pos-pos yang akan direklasifikasi ke laba rugi:				Item that may be reclassified to profit or loss:
(Kerugian) keuntungan yang belum direalisasi atas perubahan nilai wajar efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain	(33.136)	2,8	64.117	Unrealized (loss) gain on changes in fair value of marketable securities classified as fair value through other comprehensive income
Cadangan kerugian penurunan nilai atas efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain	3	2,8	11.273	Allowance for impairment losses on marketable securities classified as fair value through other comprehensive income
Pajak penghasilan terkait	7.286	2,22d	(14.102)	Related income tax
	(25.847)		61.288	
(Rugi) laba komprehensif lainnya - setelah pajak	(25.032)		60.194	Other comprehensive (loss) gain - net of tax
TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	56.816		268.070	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM				EARNINGS PER SHARE
Dasar (nilai penuh)	13,34	2,34	33,89	Basic (full amount)
Dilusan (nilai penuh)	13,34	2,34	33,89	Diluted (full amount)

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan ini.

The accompanying notes to the financial statements form an integral part of these financial statements.

The original financial statements included herein are in the Indonesian language.

PT BANK INA PERDANA TBK
LAPORAN PERUBAHAN EKUITAS
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2024
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK INA PERDANA TBK
STATEMENT OF CHANGES IN EQUITY
For the Year Ended December 31, 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	Modal Saham Ditempatkan dan Disetor Penuh/ Issued and Fully Paid Capital Stock	Tambahan Modal Disetor/ Additional Paid-in Capital	Dana Setoran Modal/ Capital Deposit Fund	Saldo Laba/Retained Earnings		(Kerugian) keuntungan neto yang belum direalisasi dari (penurunan) kenaikan nilai wajar dan cadangan kerugian penurunan nilai efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain - neto/ Net unrealized (loss) gain from (decrease) increase in fair value of and allowance for impairment losses on securities classified as fair value through other comprehensive income - net	Total ekuitas/ Equity	
					Telah Ditentukan Penggunaannya/ Appropriated	Belum Ditentukan Penggunaannya/ Unappropriated			
SALDO TANGGAL 31 Desember 2023		613.472	2.482.288	-	64.995	392.562	2.841	3.556.158	BALANCE AS OF DECEMBER 31, 2023
Penghasilan komprehensif lain - neto	8,23	-	-	-	-	815	(25.847)	(25.032)	Other comprehensive income - net
Pembentukan cadangan umum	28	-	-	-	41.575	(41.575)	-	-	General reserve provision
Laba bersih tahun berjalan		-	-	-	-	81.848	-	81.848	Net income for the year
SALDO TANGGAL 31 Desember 2024		613.472	2.482.288	-	106.570	433.650	(23.006)	3.612.974	BALANCE AS OF DECEMBER 31, 2024

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan ini.

The accompanying notes to the financial statements form an integral part of these financial statements.

The original financial statements included herein are in the Indonesian language.

PT BANK INA PERDANA TBK
LAPORAN PERUBAHAN EKUITAS (lanjutan)
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2024
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK INA PERDANA TBK
STATEMENT OF CHANGES IN EQUITY (continued)
For the Year Ended December 31, 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	Modal Saham Ditempatkan dan Disetor Penuh/ Issued and Fully Paid Capital Stock	Tambahan Modal Disetor/ Additional Paid-in Capital	Dana Setoran Modal/ Capital Deposit Fund	Saldo Laba/Retained Earnings		(Kerugian) keuntungan neto yang belum direalisasi dari (penurunan) kenaikan nilai wajar dan cadangan kerugian penurunan nilai efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain - neto/ Net unrealized (loss) gain from (decrease) increase in fair value of and allowance for impairment losses on securities classified as fair value through other comprehensive income - net	Total ekuitas/ Equity	
					Telah Ditentukan Penggunaannya/ Appropriated	Belum Ditentukan Penggunaannya/ Unappropriated			
SALDO TANGGAL 31 Desember 2022		593.710	1.707.342	794.708	33.586	217.189	(58.447)	3.288.088	BALANCE AS OF DECEMBER 31, 2023
Penambahan modal	26,27	19.762	774.946	(794.708)	-	-	-	-	Additional capital
Penghasilan komprehensif lain - neto	8,23	-	-	-	-	(1.094)	61.288	60.194	Other comprehensive income - net
Pembentukan cadangan umum	28	-	-	-	31.409	(31.409)	-	-	General reserve provision
Laba bersih tahun berjalan		-	-	-	-	207.876	-	207.876	Net income for the year
SALDO TANGGAL 31 Desember 2023		613.472	2.482.288	-	64.995	392.562	2.841	3.556.158	BALANCE AS OF DECEMBER 31, 2023

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan ini.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BANK INA PERDANA TBK
LAPORAN ARUS KAS
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2024
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK INA PERDANA TBK
STATEMENT OF CASH FLOWS
For the Year Ended December 31, 2024
(Expressed in millions of Rupiah,
unless otherwise stated)

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,			
	2024	Catatan/ Notes	2023 ^{*)}	
ARUS KAS DARI AKTIVITAS OPERASI				CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan bunga, provisi dan komisi	1.846.172		1.962.198	Interest income, fees and commission
Pendapatan operasional lainnya	44.835		51.900	Other operating income
Pembayaran bunga	(1.167.404)		(992.666)	Payments of interest
Pembayaran beban operasional lainnya	(187.657)		(108.975)	Payments of other operating expense
Pembayaran beban tenaga kerja	(248.279)		(192.653)	Payments of personnel expense
Pembayaran pajak penghasilan	(41.026)		(66.867)	Payment of income tax
Arus kas sebelum perubahan dalam aset dan liabilitas operasi	246.641		652.937	Cash flows before changes in operating asset and liabilities
Perubahan dalam aset dan liabilitas operasi (Kenaikan) penurunan aset operasi:				Changes in operating assets and liabilities (Increase) decrease in operating assets:
Efek-efek yang diklasifikasikan sebagai nilai wajar melalui laba rugi	(40.592)		34.114	Marketable securities classified as fair value through profit or loss
Efek-efek yang dibeli dengan janji dijual kembali	1.901.305		(1.282.215)	Securities purchased under resale agreements
Kredit yang diberikan	(685.407)		(2.933.757)	Loans
Tagihan akseptasi	32.765		20.310	Acceptance receivables
Tagihan transaksi perdagangan	(169.325)		61.478	Receivables from trade transactions
Tagihan derivatif	897		(688)	Derivative receivables
Beban dibayar dimuka	(6.497)		1.010	Prepaid expenses
Aset lain-lain	(146.295)		(887)	Other assets
(Penurunan) kenaikan liabilitas operasi:				(Decrease) increase in operating liabilities:
Liabilitas segera	(5.600)		3.749	Liabilities due immediately
Simpanan dari nasabah	811.307		3.853.084	Deposits from customers
Simpanan dari bank lain	(561.182)		364.972	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali	(238.877)		(666.385)	Securities sold under repurchase agreements
Liabilitas akseptasi	(32.765)		(20.310)	Acceptance payables
Liabilitas derivatif	1.037		(788)	Derivative payable
Utang pajak	(539)		8.479	Taxes payable
Liabilitas lain-lain	28.087		(22.295)	Other liabilities
Arus kas neto diperoleh dari aktivitas operasi	1.134.960		72.808	Net cash provided by operating activities

*) Setelah Reklasifikasi (Catatan 46)

*) After Reclassification (Note 46)

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan ini.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BANK INA PERDANA TBK
LAPORAN ARUS KAS (lanjutan)
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2024
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK INA PERDANA TBK
STATEMENT OF CASH FLOWS (continued)
For the Year Ended December 31, 2024
(Expressed in millions of Rupiah,
unless otherwise stated)

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,			
	2024	Catatan/ Notes	2023 ^{*)}	
ARUS KAS DARI AKTIVITAS INVESTASI				CASH FLOWS FROM INVESTING ACTIVITIES
Perolehan efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain dan biaya perolehan diamortisasi	(5.005.988)		(1.596.099)	Acquisition of marketable securities classified as fair value through other comprehensive income and amortized cost
Perolehan aset tetap	(106.453)	15	(33.647)	Acquisition of fixed assets
Penerimaan atas penjualan aset tetap	324	15	22	Proceeds from sale of fixed assets
Perolehan aset hak guna	(25.784)		(21.863)	Acquisition of rights of use assets
Penerimaan efek-efek yang telah jatuh tempo	2.537.642		668.000	Proceeds from matured marketable securities
Penerimaan dari penjualan efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain	326.084		1.450.650	Proceeds from sale of marketable securities classified as fair value through other comprehensive income
Arus kas neto (digunakan untuk) diperoleh dari aktivitas investasi	(2.274.175)		467.063	Net cash (used in) provided by investing activities
ARUS KAS DARI AKTIVITAS PENDANAAN				CASH FLOWS FROM FINANCING ACTIVITIES
Pembayaran liabilitas sewa	(26.918)		(24.823)	Payment of lease liabilities
Arus kas neto digunakan untuk aktivitas pendanaan	(26.918)		(24.823)	Net cash used in financing activities
(PENURUNAN) KENAIKAN NETO KAS DAN SETARA KAS	(1.166.133)		515.048	NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS
KAS DAN SETARA KAS AWAL TAHUN	5.023.630		4.508.582	CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR
KAS DAN SETARA KAS AKHIR TAHUN	3.857.497		5.023.630	CASH AND CASH EQUIVALENTS AT END OF YEAR
Kas dan setara kas terdiri dari:				Cash and cash equivalents consist of:
Kas	138.875	4	71.563	Cash
Giro pada Bank Indonesia	1.203.006	5	1.600.005	Current accounts with Bank Indonesia
Giro pada bank lain	166.363	6	178.900	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	2.349.253	7	3.173.162	Placements with Bank Indonesia and other banks
Total	3.857.497		5.023.630	Total

*) Setelah Reklasifikasi (Catatan 46)

*) After Reclassification (Note 46)

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan ini.

The accompanying notes to the financial statements form an integral part of these financial statements.

**PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2024 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

1. UMUM

a. Pendirian Bank

PT Bank Ina Perdana Tbk ("Bank") didirikan di Jakarta pada tanggal 9 Februari 1990 berdasarkan Akta No. 32 tanggal 9 Februari 1990 dibuat di hadapan Winnie Hadiprodjo, S.H., notaris pengganti dari Kartini Muljadi S.H., notaris di Jakarta, yang kemudian diubah berdasarkan Akta Perubahan Akta Pendirian No. 79, tanggal 22 Mei 1990, dibuat di hadapan Kartini Muljadi, S.H., notaris di Jakarta, yang menyetujui perubahan nama Bank dari PT Bank Ina menjadi PT Bank Ina Perdana. Akta pendirian Bank tersebut telah mendapatkan pengesahan dari Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. C2-3639 HT.01.01.Th.90, tanggal 23 Juni 1990 sebagaimana telah diumumkan pada Berita Negara Republik Indonesia No. 84 Tambahan No. 4242 tanggal 19 Oktober 1990.

Anggaran Dasar Bank telah mengalami beberapa kali perubahan, perubahan terakhir berdasarkan Akta No. 22 tanggal 14 Juni 2023 dari Edward Suharjo Wiryomartani, S.H., M.Kn notaris di Jakarta, mengenai penyesuaian maksud dan tujuan serta kegiatan usaha Bank sesuai dengan Klasifikasi Baku Lapangan Usaha Indonesia Tahun 2020. Perubahan Anggaran Dasar tersebut telah dicatat di Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dengan surat keputusan No. AHU-0111267.AH.01.11 tahun 2023 tanggal 15 Juni 2023.

Sesuai dengan Pasal 3 Anggaran Dasar Bank, ruang lingkup kegiatan Bank adalah melakukan usaha di bidang perbankan sesuai dengan undang-undang dan peraturan perundang-undangan yang berlaku.

Bank telah memperoleh izin usaha untuk beroperasi sebagai bank umum dari Menteri Keuangan Republik Indonesia dengan Surat Keputusan No. 524/KMK.013/1991 tanggal 3 Juni 1991, selanjutnya Bank melakukan operasi komersial pada bulan Juli 1991.

**PT BANK INA PERDANA TBK
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2024 and
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(Expressed in millions of Rupiah,
unless otherwise stated)**

1. GENERAL

a. Establishment of the Bank

PT Bank Ina Perdana Tbk (the "Bank") was established based on Notarial deed No. 32 dated February 9, 1990 of Winnie Hadiprodjo, S.H., substitute notary of Kartini Muljadi S.H., notary in Jakarta, as amended by the Amendment Deed of Establishment No. 79 dated May 22, 1990 of Kartini Muljadi S.H., notary in Jakarta, which approved the change in the name of the Bank from PT Bank Ina to PT Bank Ina Perdana. The Bank's deeds of establishment was approved by the Ministry of Laws and Human Rights of the Republic of Indonesia in its Decision Letter No. C2-3639 HT.01.01.Th.90 dated June 23, 1990 and was published in the State Gazette of the Republic of Indonesia No. 84 Supplement No. 4242 dated October 19, 1990.

The Bank's Articles of Association were amended several times, the latest amendment was by Notarial deed No. 22 dated June 14, 2023 of Edward Suharjo Wiryomartani, S.H., M.Kn notary in Jakarta, regarding the adjustment of the intention and objectives as well as the Bank's business activities in accordance with the 2020 Indonesian Standard Classification of Business Fields. The changes of Articles of Association were recorded by the Ministry of Laws and Human Rights of the Republic of Indonesia in its decision letter No. AHU-0111267.AH.01.11 year 2023 dated June 15, 2023.

According to Article 3 of the Bank's Articles of Association, the Bank's scope of activities is to engage in general banking services in accordance with prevailing laws and regulations.

The Bank was granted with the licensed to operate as a general bank from the Ministry of Finance of Republic Indonesia through the decision letter No. 524/KMK.013/1991 dated June 3, 1991 and subsequently started commercial operations in July 1991.

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1. UMUM (lanjutan)

a. Pendirian Bank (lanjutan)

Bank memperoleh izin usaha sebagai bank devisa sesuai Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEP-87/D.03/2020 tanggal 16 Juli 2020.

Bank Memperoleh izin usaha sebagai bank kustodian sesuai Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEP-56/PM/02/2024 tanggal 15 November 2024.

Bank berkantor pusat di Gedung Ariobimo Sentral, Jalan H. R. Rasuna Said Blok X-2 Kav 5, Jakarta. Pada tanggal-tanggal 31 Desember 2024 dan 2023, Bank memiliki jaringan kantor dengan rincian sebagai berikut:

	31 Desember/ December 31, 2024
Kantor Pusat	1
Kantor Cabang	20
Kantor Cabang Pembantu	31
Anjungan Tunai Mandiri (ATM)	72

Pada tanggal 31 Desember 2024 dan 2023, Pemegang saham pengendali (PSP) adalah PT Indolife Pensiontama dengan Pemegang saham akhir adalah Anthoni Salim sesuai surat Otoritas Jasa Keuangan (OJK) No. S-14/PB.311/2020 tanggal 18 Maret 2020.

b. Penawaran Umum Saham Perdana di Bursa Efek Indonesia

Pada tanggal 31 Desember 2013, Bank memperoleh pernyataan efektif dari OJK melalui surat No. S-484/D.04/2013 untuk penawaran umum perdana atas 520.000.000 lembar saham Bank dengan nilai nominal Rp100 (Rupiah penuh) per saham pada harga penawaran Rp240 (Rupiah penuh) per saham. Saham-saham Bank telah tercatat di Bursa Efek Indonesia pada tanggal 16 Januari 2014.

1. GENERAL (continued)

a. Establishment of the Bank (continued)

The Bank obtained business license as a foreign exchange bank in accordance with the Decree of the Members of the Board of Commissioners of the Financial Services Authority No. KEP-87/D.03/2020 dated July 16, 2020.

The Bank obtained business license as a custodian bank in accordance with the Decree of the Members of the Board of Commissioners of the Financial Services Authority No. KEP-56/02/2024 dated November 15, 2024.

The Bank's Head Office is located in Ariobimo Sentral Building, Jalan H. R. Rasuna Said Blok X-2 Kav 5, Jakarta. As of December 31, 2024 and 2023, the Bank has office network with the following details:

	31 Desember/ December 31, 2023	
	1	Head office
	15	Branches
	29	Supporting branches
	65	Automatic Teller Machines (ATM)

As of December 31, 2024 and 2023, The Bank's controlling shareholders are PT Indolife Pensiontama with the ultimate shareholder is Anthoni Salim, in accordance with Financial Services Authority (OJK) letter No. S-14/PB.311/2020 dated March 18, 2020.

b. Initial Public Offering on Indonesia Stock Exchange

As of December 31, 2013, the Bank obtained effective approval from OJK through the letter No. S-484/D.04/2013 for initial public offering of 520,000,000 shares of the Bank at par value of Rp100 (full amount) per share with the offering price of Rp240 (full amount) per share. The Bank shares has been listed on Indonesia Stock Exchange on January 16, 2014.

PT BANK INA PERDANA TBK
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PT BANK INA PERDANA TBK
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(Expressed in millions of Rupiah,
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1. UMUM (lanjutan)

b. Penawaran Umum Saham Perdana di Bursa Efek Indonesia (lanjutan)

Pada tanggal 24 Juni 2016, Bank melakukan Penawaran Umum Terbatas I dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu ("HMETD") kepada para pemegang saham Bank sejumlah 625.000.000 (enam ratus dua puluh lima juta) lembar saham biasa atas nama dengan nominal Rp100 (Rupiah penuh) per lembar saham pada harga penawaran Rp240 (Rupiah penuh) per saham setelah mendapat Surat Pemberitahuan Efektifnya Pernyataan Pendaftaran dari Kepala Eksekutif Otoritas Jasa Keuangan No. S-322/D.04/2016.

Pada tanggal 26 Januari 2017, Bank melakukan Penawaran Umum Terbatas II dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu ("HMETD") kepada para pemegang saham Bank sejumlah 2.929.375.000 (dua milyar sembilan ratus dua puluh sembilan juta tiga ratus tujuh puluh lima ribu) lembar saham biasa atas nama dengan nominal Rp100 (Rupiah penuh) per lembar saham pada harga penawaran Rp240 (Rupiah penuh) per saham setelah mendapat Surat Pemberitahuan Efektifnya Pernyataan Pendaftaran dari Kepala Eksekutif Otoritas Jasa Keuangan No. S-50/D.04/2017.

Pada tanggal 19 November 2021, Bank melakukan Penawaran Umum Terbatas III dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu ("HMETD") kepada para pemegang saham Bank sejumlah 282.718.750 (dua ratus delapan puluh dua juta tujuh ratus delapan belas ribu tujuh ratus lima puluh) lembar saham biasa atas nama dengan nominal Rp100 (Rupiah penuh) per lembar saham pada harga penawaran Rp240 (Rupiah penuh) per saham setelah mendapat Surat Pemberitahuan Efektifnya Pernyataan Pendaftaran dari Kepala Eksekutif Otoritas Jasa Keuangan No. S-209/D.04/2021.

Pada tanggal 30 November 2022, Bank melakukan Penawaran Umum Terbatas IV dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu ("HMETD") kepada para pemegang saham Bank sejumlah 197.622.915 (seratus sembilan puluh tujuh juta enam ratus dua puluh dua ribu sembilan ratus lima belas) lembar saham biasa atas nama dengan nominal Rp100 (Rupiah penuh) per lembar saham pada harga penawaran Rp4.050 (Rupiah penuh) per saham setelah mendapat Surat Pemberitahuan Efektifnya Pernyataan Pendaftaran dari Kepala Eksekutif Otoritas Jasa Keuangan No. S-251/D.04/2022.

1. GENERAL (continued)

b. Initial Public Offering on Indonesia Stock Exchange (continued)

On June 24, 2016, the Bank made a Limited Public Offering I with pre-emptive rights to the Bank's shareholders amounting to 625,000,000 (six hundred and twenty five million) common registered shares with a nominal value of Rp100 (full amount) per share with the offering price of Rp240 (full amount) per share after obtaining approval from the Chief Executive of Financial Services Authority in his letter No. S-322/D.04/2016.

On January 26, 2017, the Bank made a Limited Public Offering II with pre-emptive rights to the Bank's shareholders amounting to 2,929,375,000 (two billion nine hundred twenty nine million three hundred seventy five thousand) common registered shares with a nominal value of Rp100 (full amount) per share with the offering price of Rp240 (full amount) per share after obtaining approval from the Chief Executive of Financial Services Authority in his letter No. S-50/D.04/2017.

On November 19, 2021, the Bank made a Limited Public Offering III with pre-emptive rights to the Bank's shareholders amounting to 282,718,750 (two hundred eighty two million seven hundred eighty thousand seven hundred fifty) common registered shares with a nominal value of Rp100 (full amount) per share with the offering price of Rp240 (full amount) per share after obtaining approval from the Chief Executive of Financial Services Authority in his letter No. S-209/D.04/2021.

On November 30, 2022, the Bank made a Limited Public Offering IV with pre-emptive rights to the Bank's shareholders amounting to 197,622,915 (one hundred ninety seven million six hundred twenty two thousand nine hundred fifteen) common registered shares with a nominal value of Rp100 (full amount) per share with the offering price of Rp4,050 (full amount) per share after obtaining approval from the Chief Executive of Financial Services Authority in his letter No. S-251/D.04/2022.

PT BANK INA PERDANA TBK
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PT BANK INA PERDANA TBK
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1. UMUM (lanjutan)

b. Penawaran Umum Saham Perdana di Bursa Efek Indonesia (lanjutan)

Berikut adalah kronologis pencatatan saham Bank pada bursa efek di Indonesia sejak Penawaran Umum Perdana:

	Jumlah Saham/ Number of Shares	
Penawaran Umum Perdana di tahun 2013	2.079.000.000	Shares from Initial Public Offering in 2013
Hak Memesan Efek Terlebih Dahulu (Rights Issue) I	618.750.000	Pre-emptive Rights (Rights Issue) I
Hak Memesan Efek Terlebih Dahulu (Rights Issue) II	2.956.625.000	Pre-emptive Rights (Rights Issue) II
Hak Memesan Efek Terlebih Dahulu (Rights Issue) III	282.718.750	Pre-emptive Rights (Rights Issue) III
Hak Memesan Efek Terlebih Dahulu (Rights Issue) IV	197.622.915	Pre-emptive Rights (Rights Issue) IV
Total	6.134.716.665	Total

Pada tanggal 31 Desember 2024, sebesar 100% atau sebanyak 6.134.716.665 saham Bank telah tercatat di Bursa Efek Indonesia.

The chronological overview of the Bank's issued shares on the stock exchanges in Indonesia since the Initial Public Offering was as follows:

As of December 31, 2024, 100% shares or 6,134,716,665 shares have been listed in Indonesia Stock Exchange.

c. Dewan Komisaris, Direksi dan Karyawan

Pada tanggal-tanggal 31 Desember 2024 dan 2023 susunan Dewan Komisaris dan Direksi Bank adalah sebagai berikut:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023	
<u>Dewan Komisaris</u>			<u>Board of Commissioners</u>
Komisaris Utama Independen	Inawaty Handojo	Inawaty Handojo	Independent President Commissioner
Komisaris Independen	Yohanes S. Wibowo	Yohanes S. Wibowo	Independent Commissioner
Komisaris	Josavia R. Ichwan	Josavia R. Ichwan	Commissioner
<u>Dewan Direksi</u>			<u>Board of Directors</u>
Direktur Utama	Henry Koenafi	Henry Koenafi	President Director
Wakil Direktur Utama	Yulius Purnama Junaedi	Yulius Purnama Junaedi	Vice President Director
Direktur	Kiung Hui Ngo	Kiung Hui Ngo	Director
Direktur	Adhiputra Tanoyo	Adhiputra Tanoyo	Director
Direktur	Yandhy Ramadhani	Yandhy Ramadhani	Director
Direktur	Dewi Kurniawati Projohartono*)	-	Director

*) diangkat berdasarkan hasil keputusan RUPS Luar Biasa Perseroan tanggal 15 Maret 2024 dan telah mendapat persetujuan efektif OJK pada tanggal 6 Mei 2024.

*) has been appointed based on the decision of the Extraordinary General Meeting of Shareholders dated March 15, 2024 and has obtained effective approval form OJK on May 6, 2024.

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PT BANK INA PERDANA TBK
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1. UMUM (lanjutan)

c. Dewan Komisaris, Direksi dan Karyawan (lanjutan)

Pada tanggal 31 Desember 2024 dan 2023, susunan keanggotaan komite-komite yang dimiliki Bank adalah sebagai berikut:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
<u>Komite Audit</u>		
Ketua	Yohanes S. Wibowo	Inawaty Handojo
Anggota	Drs.Dinan Sufendi Rae, SH.,MH	Ivan P. Sanoesi
Anggota	Antonius Suryanta SEAk, MM.QIA	Jacobus S. Adisuwono
<u>Komite Remunerasi dan Nominasi</u>		
Ketua	Inawaty Handojo	Inawaty Handojo
Anggota	Yohanes S. Wibowo	Yohanes S. Wibowo
Anggota	Josavia R. Ichwan	Josavia R. Ichwan
Anggota	Liza L. Widyasari	Liza L. Widyasari
<u>Komite Pemantau Risiko</u>		
Ketua	Inawaty Handojo	Yohanes S. Wibowo
Anggota	Ivan P. Sanoesi	Ivan P. Sanoesi
Anggota	Jacobus S. Adisuwono	Jacobus S. Adisuwono

Pada tanggal 31 Desember 2024 dan 2023, Sekretaris Perusahaan adalah Felix Suranta Tarigan.

Pada tanggal 31 Desember 2024 dan 2023, Ketua Internal Audit Bank adalah Thomas Alfa Edison dan Usep Hanafiah Dahlan.

Personel manajemen kunci Bank terdiri dari Komisaris dan Direksi.

Pada tanggal 31 Desember 2024 dan 2023, jumlah karyawan tetap Bank masing-masing sebanyak 570 dan 461 karyawan (tidak diaudit).

1. GENERAL (continued)

c. Boards of Commissioners and Directors and Employees (continued)

As of December 31, 2024 and 2023, the composition of the committees of the Bank are as follows:

	<u>Audit Committee</u>
	Chairman
	Member
	Member
	<u>Remuneration and Nomination Committee</u>
	Chairman
	Member
	Member
	Member
	<u>Risk Monitoring Committee</u>
	Chairman
	Member
	Member

As of December 31, 2024 and 2023, the Bank's Corporate Secretary is Felix Suranta Tarigan.

As of December 31, 2024 and 2023, the Bank's Internal Audit Head is Thomas Alfa Edison and Usep Hanafiah Dahlan.

Bank's key management consist of Commissioners and Directors.

As of December 31, 2024 and 2023, the Bank has 570 and 461 permanent employees, respectively (unaudited).

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL

Kebijakan akuntansi material yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini:

a. Dasar Penyajian Laporan Keuangan

Pernyataan Kepatuhan

Laporan keuangan Bank telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan (PSAK) di Indonesia yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan-Ikatan Akuntan Indonesia (DSAK-IAI) dan peraturan Otoritas Jasa Keuangan ("OJK") No. VIII.G.7, yang merupakan Lampiran Keputusan Ketua BAPEPAM-LK No. KEP-347/BL/2012 tanggal 25 Juni 2012 tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

Laporan keuangan disusun berdasarkan prinsip biaya historis dan berdasarkan konsep akuntansi akrual.

Laporan arus kas menyajikan perubahan dalam kas dan setara kas dari aktivitas operasi, investasi dan pendanaan. Laporan arus kas disusun dengan metode langsung yang dimodifikasi. Untuk tujuan laporan arus kas, kas dan setara kas meliputi kas, giro pada Bank Indonesia, giro pada bank lain dan penempatan pada Bank Indonesia dan bank lain, sepanjang tidak digunakan sebagai jaminan atas pinjaman yang diterima serta tidak dibatasi penggunaannya.

Mata uang fungsional dan penyajian yang digunakan dalam laporan keuangan adalah mata uang Rupiah (Rp).

Kebijakan akuntansi yang diterapkan dalam penyusunan laporan keuangan untuk tanggal 31 Desember 2024 adalah konsisten dengan kebijakan akuntansi pada tahun sebelumnya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION

The material accounting policies adopted in preparing the financial statements of the Bank are set out below:

a. Basis of Preparation of the Financial Statements

Statement of Compliance

The financial statements of the Bank have been prepared and presented in accordance with Indonesian Financial Accounting Standards (PSAK) issued by the Financial Accounting Standards Board of the Indonesian Institute of Accountants (DSAK-IAI) and Financial Service Authority ("OJK") regulation No. VIII.G.7, Appendix of the Decree of the Chairman of the BAPEPAM-LK No. KEP-347/BL/2012 dated June 25, 2012 regarding "Financial Statements Presentation and Disclosure of the Issuer or Public Company".

The financial statements have been prepared on historical cost basis and under accrual basis of accounting.

The statement of cash flows presents the changes in cash and cash equivalents from operating, investing, and financing activities. The statement of cash flows is prepared using modified direct method. For the purpose of the statement of cash flows, cash and cash equivalents consist of cash, current accounts with Bank Indonesia, current accounts with other banks and placements with Bank Indonesia and other banks, as long as they are not being pledged as collateral for borrowings nor restricted.

The functional and presentation currency used in the financial statements is the Indonesian Rupiah (Rp).

The accounting policies adopted in the preparation of the December 31, 2024 financial statements are consistent with those of the previous financial year.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Penjabaran Mata Uang Asing

Transaksi dalam mata uang asing dijabarkan ke dalam mata uang fungsional menggunakan kurs pada tanggal transaksi. Laba atau rugi selisih kurs yang timbul dari penyelesaian transaksi dan dari penjabaran pada kurs akhir tahun atas aset dan liabilitas moneter dalam mata uang asing diakui dalam laba rugi.

Berikut ini adalah nilai tukar mata uang asing utama yang digunakan untuk penjabaran pada tanggal-tanggal 31 Desember 2024 dan 2023 yang menggunakan kurs spot Reuters (pukul 16.00 Waktu Indonesia Barat) sebagai berikut (dalam Rupiah penuh):

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Pound Sterling Inggris	20.218,54	19.626,56
Euro Eropa	16.758,12	17.038,32
Dolar Amerika Serikat	16.095,00	15.397,00
Dolar Singapura	11.844,58	11.676,34
Dolar Australia	10.013,51	10.520,77
Dolar Hong Kong	2.073,11	1.970,73
Yen Jepang	103,03	108,88
Renminbi China	2.204,99	2.170,06

c. Transaksi dengan Pihak Berelasi

Bank melakukan transaksi dengan pihak berelasi. Definisi pihak berelasi yang digunakan adalah sesuai dengan PSAK No. 224 mengenai "Pengungkapan pihak-pihak berelasi". Suatu pihak dianggap pihak berelasi dengan Bank jika:

- (a) orang atau anggota keluarga dekatnya mempunyai relasi dengan entitas pelapor jika orang tersebut:
 - (i) memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
 - (ii) memiliki pengaruh signifikan atas entitas pelapor; atau
 - (iii) merupakan personil manajemen kunci entitas pelapor atau entitas induk dari entitas pelapor.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

b. Foreign Currency Transactions

Transactions in foreign currencies are translated to functional currency at the exchange rates prevailing at the time of the transaction. The resulting gain or losses from settlement of transactions and the translation on foreign exchange of monetary assets and liabilities for the year ended are recognized in the profit or loss.

The exchange rates used for translation as of December 31, 2024 and 2023 using the Reuters spot rate (at 16.00 Western Indonesia Time) are as follows (amounts in full Rupiah):

	31 Desember/ December 31, 2023	
Great Britain Pound Sterling	19.626,56	Great Britain Pound Sterling
European Euro	17.038,32	European Euro
United States Dollar	15.397,00	United States Dollar
Singapore Dollar	11.676,34	Singapore Dollar
Australian Dollar	10.520,77	Australian Dollar
Hong Kong Dollar	1.970,73	Hong Kong Dollar
Japanese Yen	108,88	Japanese Yen
Chinese Renminbi	2.170,06	Chinese Renminbi

c. Transactions with Related Parties

The Bank enter into transactions with parties which are defined as related parties in accordance to PSAK No.224 regarding "Related party disclosures". A party is considered a related party of Bank if:

- (a) a person or a close member of that person's family is related to a reporting entity if that person:
 - (i) has control or joint control of the reporting entity;
 - (ii) has significant influence over the reporting entity; or
 - (iii) is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.

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2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

c. Transaksi dengan Pihak Berelasi (lanjutan)

c. Transactions with Related Parties (continued)

(b) suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut :

(b) *an entity is related to a reporting entity if any of the following conditions applies:*

- (i) entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan entitas anak berikutnya saling berelasi dengan entitas lainnya);
- (ii) satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, yang mana entitas lain tersebut adalah anggotanya);
- (iii) kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
- (iv) satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
- (v) entitas tersebut adalah suatu program imbalan pascakerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor;
- (vi) entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a);
- (vii) orang yang diidentifikasi dalam huruf (a)(i) memiliki pengaruh signifikan atas entitas atau merupakan personil manajemen kunci entitas (atau entitas induk dari entitas);

- (i) *the entity and the reporting entity are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others);*
- (ii) *one entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a company of which the other entity is a member);*
- (iii) *both entities are joint ventures of the same third party;*
- (iv) *one entity is a joint venture of a third entity and the other entity is an associate of the third entity;*
- (v) *the entity is a post-employment benefit plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity. If the reporting entity is itself such a plan, the sponsoring employers are also related to the reporting entity;*
- (vi) *the entity is controlled or jointly controlled by a person identified in (a);*
- (vii) *a person identified in (a)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity);*

Transaksi ini dilakukan berdasarkan persyaratan yang disetujui oleh kedua belah pihak, dimana persyaratan tersebut mungkin tidak sama dengan transaksi lain yang dilakukan dengan pihak-pihak yang tidak berelasi.

The transaction is made on terms agreed by both parties, where such terms may not be the same as other transactions undertaken with unrelated parties.

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan Catatan 36.

All material transactions and balances with the related parties are disclosed Note 36.

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2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

d. Aset dan Liabilitas Keuangan

d. Financial Assets and Liabilities

Aset keuangan Bank terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, efek-efek, efek-efek yang dibeli dengan janji dijual kembali, kredit yang diberikan, piutang bunga, tagihan akseptasi, tagihan derivatif, tagihan transaksi perdagangan dan aset lain-lain (seperti tagihan anjak piutang, setoran jaminan, tagihan transaksi ATM dan lain-lain).

The Bank's financial assets consist of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, marketable securities, securities purchased under resale agreements, loans, interest receivable, acceptance receivables, derivative receivables, receivables from trade transactions and other assets (e.g. factoring receivables, security deposits, ATM transactions receivable and others).

Liabilitas keuangan Bank terdiri dari liabilitas segera, simpanan dari nasabah, simpanan dari bank lain, efek-efek yang dijual dengan janji dibeli kembali, utang bunga, liabilitas akseptasi, liabilitas derivatif dan liabilitas lain-lain.

The Bank's financial liabilities consist of liabilities due immediately, deposits from customers, deposits from other banks, securities sold under repurchase agreements, interest payables, acceptance payable, derivative payables and other liabilities.

(i) Klasifikasi

(i) Classification

Untuk menentukan kategori dan klasifikasi, Bank menilai seluruh aset keuangan berdasarkan kombinasi dari model bisnis pengelolaan aset dan karakteristik arus kas kontraktual instrumen terkait. Berikut klasifikasi aset keuangan pada saat pengakuan awal:

To determine the category and classification, the Bank assesses all financial assets based on a combination of the asset management business model and the contractual cash flow characteristics of the related instruments. The following is the classification of financial assets at initial recognition:

- aset keuangan yang diukur pada biaya perolehan diamortisasi;
- aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain;
- aset keuangan yang diukur pada nilai wajar melalui laba rugi.

- financial assets measured at amortized cost;
- financial assets measured at fair value through other comprehensive income;
- financial assets measured at fair value through profit or loss.

Aset keuangan diukur pada biaya perolehan diamortisasi jika memenuhi kondisi sebagai berikut:

Financial assets are measured at amortized cost if the following conditions are met:

- aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual; dan
- persyaratan kontraktual dari aset keuangan tersebut memberikan hak pada tanggal tertentu atas arus kas yang diperoleh semata dari pembayaran pokok dan bunga dari jumlah pokok terutang.

- financial assets are managed in a business model that aims to hold financial assets in order to generate contractual cash flows; and
- the contractual terms of the financial asset provide rights at a specific date to cash flows derived solely from the principal and interest payments on the outstanding amount.

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2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

d. Aset dan Liabilitas Keuangan (lanjutan)

d. Financial Assets and Liabilities (continued)

(i) Klasifikasi (lanjutan)

(i) Classification (continued)

Aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain jika memenuhi kondisi sebagai berikut:

Financial assets are measured at fair value through other comprehensive income if the following conditions are met:

- aset keuangan dikelola dalam model bisnis yang bertujuan untuk mendapatkan arus kas kontraktual dan menjual aset keuangan; dan
- persyaratan kontraktual dari aset keuangan tersebut memberikan hak pada tanggal tertentu atas arus kas yang diperoleh semata dari pembayaran pokok dan bunga dari jumlah pokok terutang.

- *financial assets are managed in a business model that aims to collect contractual cash flows and sell financial assets; and*
- *the contractual terms of the financial asset provide rights at a specific date to cash flows derived solely from the principal and interest payments on the outstanding amount.*

Aset keuangan lainnya yang tidak memenuhi persyaratan untuk diklasifikasikan sebagai diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain, diklasifikasikan sebagai diukur pada nilai wajar melalui laba rugi.

Other financial assets that do not qualify for the classification as measured at amortized cost or fair value through other comprehensive income are classified as measured at fair value through profit or loss.

Saat pengakuan awal, Bank dapat membuat penetapan yang tidak dapat dibatalkan untuk mengukur aset yang memenuhi persyaratan untuk diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain pada nilai wajar melalui laba rugi, apabila penetapan tersebut mengeliminasi atau secara signifikan mengurangi inkonsistensi pengukuran atau pengakuan (kadang disebut sebagai "accounting mismatch").

On initial recognition, the Bank may make an irrevocable determination to measure assets that meet the requirements to be measured at amortized cost or fair value through other comprehensive income at fair value through profit or loss, if that designation eliminates or significantly reduces measurement or recognition inconsistencies (sometimes referred to as "accounting mismatch").

Penilaian model bisnis

Business model assessment

Model bisnis ditentukan pada level yang mencerminkan bagaimana kelompok aset keuangan dikelola bersama-sama untuk mencapai tujuan bisnis tertentu.

The business model is defined at a level that reflects how groups of financial assets are managed together to achieve specific business objectives.

Penilaian model bisnis dilakukan dengan mempertimbangkan, tetapi tidak terbatas pada, hal-hal berikut:

The business model assessment is carried out by considering, but not limited to, the following:

- bagaimana kinerja dari model bisnis dan aset keuangan yang dimiliki dalam model bisnis dievaluasi dan dilaporkan kepada personel manajemen kunci Bank;

- *how the performance of the business model and financial assets held in the business model are evaluated and reported to key management personnel of the Bank;*

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

d. Aset dan Liabilitas Keuangan (lanjutan)

d. Financial Assets and Liabilities (continued)

(i) Klasifikasi (lanjutan)

(i) Classification (continued)

Penilaian model bisnis (lanjutan)

Business model assessment (continued)

Penilaian model bisnis dilakukan dengan mempertimbangkan, tetapi tidak terbatas pada, hal-hal berikut: (lanjutan)

The business model assessment is carried out by considering, but not limited to, the following: (continued)

- apakah risiko yang mempengaruhi kinerja dari model bisnis (termasuk aset keuangan yang dimiliki oleh model bisnis) dan khususnya bagaimana cara aset keuangan tersebut dikelola; dan
- bagaimana penilaian kinerja pengelola aset keuangan (sebagai contoh, apakah penilaian kinerja berdasarkan nilai wajar dari aset yang dikelola atau arus kas kontraktual yang diperoleh).

- what are the risks that affect the performance of the business model (including financial assets owned by the business model) and specifically how those financial assets are managed; and
- how the manager of the financial asset is evaluated (for example, whether the assessment of performance is based on the fair value of the assets managed or the contractual cash flows obtained).

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga

Assessment of the contractual cash flows derived solely from payments of principal and interest

Untuk tujuan penilaian ini, pokok didefinisikan sebagai nilai wajar dari aset keuangan pada saat pengakuan awal. Bunga didefinisikan sebagai imbalan untuk nilai waktu atas uang dan risiko kredit terkait jumlah pokok terutang pada periode waktu tertentu dan juga risiko dan biaya peminjaman standar, dan juga margin laba.

For the purposes of this valuation, principal is defined as the fair value of the financial asset at initial recognition. Interest is defined as the consideration for the time value of money and credit risk related to the principal amount owed in a particular period of time as well as risks and standard borrowing costs, as well as profit margin.

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga dilakukan dengan mempertimbangkan persyaratan kontraktual, termasuk apakah aset keuangan mengandung persyaratan kontraktual yang dapat mengubah waktu atau jumlah arus kas kontraktual. Dalam melakukan penilaian, Bank mempertimbangkan:

The assessment of contractual cash flows derived solely from payments of principal and interest is made by considering contractual terms, including whether the financial asset contains contractual terms that change the timing or amount of contractual cash flows. In conducting the assessment, the Bank considers:

- peristiwa kontinjensi yang akan mengubah waktu atau jumlah arus kas kontraktual;
- fitur *leverage*;
- persyaratan pembayaran dimuka dan perpanjangan kontraktual;
- persyaratan mengenai klaim yang terbatas atas arus kas yang berasal dari aset spesifik; dan
- fitur yang dapat mengubah nilai waktu dari elemen uang.

- contingent events that will change the timing or amount of contractual cash flows;
- leverage features;
- prepayment terms and contractual extensions;
- requirements regarding claims that are limited on cash flows from specific assets; and
- a feature that can change the time value of the money element.

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d. Aset dan Liabilitas Keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Bank mengklasifikasikan liabilitas keuangan dalam kategori pada saat pengakuan awal:

- liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi;
- liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi terdiri dari dua sub-kategori: liabilitas keuangan diklasifikasikan sebagai diperdagangkan dan liabilitas keuangan yang pada saat pengakuan awal telah ditetapkan oleh Bank untuk diukur pada nilai wajar melalui laba rugi.

Liabilitas keuangan diklasifikasikan sebagai diperdagangkan jika diperoleh terutama untuk tujuan dibeli kembali dalam waktu dekat atau jika merupakan bagian dari portofolio instrumen keuangan tertentu yang dikelola bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek yang terkini.

Bank mengklasifikasikan seluruh liabilitas keuangan setelah pengakuan awal diukur pada biaya perolehan diamortisasi, kecuali:

- liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi;
- liabilitas keuangan yang timbul ketika pengalihan aset keuangan tidak memenuhi syarat penghentian pengakuan atau ketika pendekatan keterlibatan berkelanjutan diterapkan;
- kontrak jaminan keuangan;
- komitmen untuk menyediakan kredit dengan suku bunga di bawah pasar; atau
- imbalan kontinjensi yang diakui oleh pihak pengakuisisi dalam kombinasi bisnis.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

d. Financial Assets and Liabilities (continued)

(i) Classification (continued)

The Bank classifies its financial liabilities in the following categories at initial recognition:

- financial liabilities measured at fair value through profit or loss;
- financial liabilities measured at amortized cost.

Financial liabilities measured at fair value through profit or loss consist of two sub-categories: financial liabilities classified as trading and financial liabilities that at initial recognition have been designated by the Bank to be measured at fair value through profit or loss.

Financial liability is classified as trading if it is acquired primarily for the purpose of repurchasing in the near term or if it is part of a certain jointly managed portfolio of financial instruments and there is evidence of a recent short-term profit taking pattern.

The Bank classifies all financial liabilities after initial recognition at amortized cost, except:

- financial liabilities measured at fair value through profit or loss;
- financial liabilities that arise when a transfer of a financial asset does not qualify for derecognition or when the continuing involvement approach is applied;
- financial guarantee contracts;
- commitment to providing credit at below market interest rates; or
- contingent consideration recognized by the acquirer in the business combination.

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d. Aset dan Liabilitas Keuangan (lanjutan)

(ii) Pengakuan awal

- a. Pembelian atau penjualan aset keuangan yang memerlukan penyerahan aset dalam kurun waktu yang telah ditetapkan oleh peraturan dan kebiasaan yang berlaku di pasar (pembelian secara reguler) diakui pada tanggal penyelesaian.
- b. Aset keuangan dan liabilitas keuangan pada awalnya diukur pada nilai wajarnya. Dalam hal aset keuangan atau liabilitas keuangan tidak diklasifikasikan sebagai nilai wajar melalui laba rugi, nilai wajar tersebut ditambah/dikurang biaya transaksi yang dapat diatribusikan secara langsung. Pengukuran aset keuangan dan liabilitas keuangan setelah pengakuan awal tergantung pada klasifikasinya.

Bank, pada pengakuan awal, dapat menetapkan aset keuangan dan liabilitas keuangan tertentu sebagai nilai wajar melalui laba rugi (opsi nilai wajar). Selanjutnya, penetapan ini tidak dapat diubah.

Opsi nilai wajar dapat digunakan hanya bila memenuhi ketentuan sebagai berikut:

- penetapan sebagai opsi nilai wajar mengurangi atau mengeliminasi ketidakkonsistenan pengukuran dan pengakuan (*accounting mismatch*) yang dapat timbul; atau
- aset keuangan dan liabilitas keuangan merupakan bagian dari portofolio instrumen keuangan yang risikonya dikelola dan dilaporkan kepada manajemen kunci berdasarkan nilai wajar; atau
- aset keuangan dan liabilitas keuangan terdiri dari kontrak utama dan derivatif melekat yang harus dipisahkan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

d. Financial Assets and Liabilities (continued)

(ii) Initial recognition

- a. Purchase or sale of financial assets that requires delivery of assets within a time frame established by regulation or convention in the market (regular purchases) is recognized on the settlement date.
- b. Financial assets and financial liabilities are initially recognized at fair value. For those financial assets or financial liabilities not classified as at fair value through profit or loss, the fair value is added/deducted with directly attributable transaction costs. The subsequent measurement of financial assets and financial liabilities depends on their classification.

The Bank, upon initial recognition, may designate certain financial assets and liabilities at fair value through profit or loss (fair value option). Subsequently, this designation cannot be changed.

The fair value option is only applied when the following conditions are met:

- the application of the fair value option reduces or eliminates an accounting mismatch that would otherwise arise; or
- the financial assets and liabilities are part of a portfolio of financial instruments, the risks of which are managed and reported to key management on a fair value basis; or
- the financial assets and liabilities consist of a host contract and an embedded derivative that must be bifurcated.

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d. Aset dan Liabilitas Keuangan (lanjutan)

(iii) Pengukuran setelah pengakuan awal

Aset keuangan dalam kelompok yang diukur pada nilai wajar melalui penghasilan komprehensif lain diukur pada nilai wajarnya dan perubahan atas nilai wajar tersebut dicatat pada penghasilan komprehensif lain. Aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi diukur pada nilai wajarnya dan perubahan diakui pada laba rugi.

Aset keuangan dan liabilitas keuangan yang diukur pada biaya perolehan diamortisasi diukur pada biaya perolehan diamortisasi dengan menggunakan suku bunga efektif.

(iv) Penghentian pengakuan

Bank menghentikan pengakuan aset keuangan pada saat hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut kadaluwarsa, atau Bank mentransfer seluruh hak untuk menerima arus kas kontraktual dari aset keuangan dalam transaksi dimana Bank secara substansial telah mentransfer seluruh risiko dan manfaat atas kepemilikan aset keuangan yang ditransfer. Setiap hak atau liabilitas atas aset keuangan yang ditransfer yang timbul atau yang masih dimiliki oleh Bank diakui sebagai aset atau liabilitas secara terpisah.

Bank dapat melakukan transaksi dimana Bank mentransfer aset yang diakui di laporan posisi keuangan, tetapi masih memiliki semua risiko dan manfaat atas aset yang ditransfer atau bagian darinya. Jika seluruh atau secara substansi semua risiko dan manfaat masih dimiliki, maka aset yang ditransfer tidak dihentikan pengakuannya dari laporan posisi keuangan.

Pada saat dijual ke pihak ketiga dengan pertukaran tingkat pengembalian secara bersamaan dari aset yang ditransfer, transaksi dianggap sebagai transaksi keuangan yang dijamin serupa dengan transaksi dengan janji akan dibeli kembali ketika Bank mempertahankan seluruh atau sebagian risiko dan manfaat dari kepemilikan aset tersebut.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

d. Financial Assets and Liabilities (continued)

(iii) Subsequent measurement

Financial assets at fair value through other comprehensive income are measured at fair value and changes in fair value are recorded in other comprehensive income. Financial assets and financial liabilities at fair value through profit or loss are measured at fair value and changes are recognized in profit or loss.

Financial assets and financial liabilities at amortized cost are measured at amortized cost using the effective interest rate.

(iv) Derecognition

The Bank derecognizes a financial asset when the contractual rights to the cash flows from the financial assets expire, or when it transfers the rights to receive the contractual cash flows on the financial assets in a transaction in which substantially all the risks and rewards of ownership of the financial assets are transferred. Any interest or liabilities in transferred financial assets that is created or retained by the Bank is recognized as a separate assets or liability in the statement of financial position.

The Bank may enter into transactions whereby it transfers assets recognized on its statement of financial position, but retains either all or substantially risks and rewards of the transferred assets or a portion of them. If all or substantially all risks and rewards are retained, transferred assets are not derecognized from the statement of financial position.

When assets are sold to a third party with a concurrent total rate of return swap on the transferred assets, the transaction is accounted for as a secured financing transaction similar to repurchase transaction as the Bank retains all or substantially all the risk and rewards of ownership of such assets.

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d. Aset dan Liabilitas Keuangan (lanjutan)

(iv) Penghentian pengakuan (lanjutan)

Dalam transaksi dimana Bank secara substansial tidak memiliki atau tidak mentransfer seluruh risiko dan manfaat atas kepemilikan aset keuangan, Bank menghentikan pengakuan aset tersebut jika Bank tidak lagi memiliki pengendalian atas aset tersebut.

Hak dan kewajiban yang timbul atau yang masih dimiliki dalam transfer tersebut diakui secara terpisah sebagai aset atau liabilitas yang sesuai. Dalam transfer dimana pengendalian atas aset masih dimiliki, Bank tetap mengakui aset yang ditransfer tersebut sebesar keterlibatan berkelanjutan, dimana tingkat keberlanjutan Bank dan aset yang ditransfer adalah sebesar perubahan nilai aset yang ditransfer.

Bank melepaskan aset keuangan, seperti kredit yang diberikan, ketika syarat dan kondisi telah direnegosiasi hingga secara substansial, kredit yang diberikan tersebut menjadi baru, dengan perbedaan akan dicatat sebagai keuntungan atau kerugian dari pelepasan, jika kerugian penurunan nilai belum dicatat. Kredit yang diberikan tersebut akan diklasifikasikan sebagai *stage 1* untuk penilaian kerugian kredit ekspektasian (ECL), kecuali kredit yang diberikan tersebut dianggap aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk (*Purchased or originated credit-impaired financial assets - POCI*).

Jika modifikasi tidak akan menghasilkan arus kas yang secara substansi berbeda, maka modifikasi tidak akan berujung pada pelepasan aset. Berdasarkan perbedaan arus kas yang didiskonto pada suku bunga efektif awal, Bank akan mencatat keuntungan atau kerugian akibat modifikasi, sampai dengan jumlah kerugian penurunan nilai belum diakui.

Bank menghentikan pengakuan liabilitas keuangan pada saat liabilitas yang ditetapkan dalam kontrak dilepaskan atau dibatalkan atau kadaluarsa.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

d. Financial Assets and Liabilities (continued)

(iv) Derecognition (continued)

In transactions in which the Bank neither retains nor transfers substantially all the risks and rewards of ownership of a financial assets, the Bank derecognizes the assets if it does not retain control over the assets.

The rights and obligations retained in the transfer are recognized separately as assets and liabilities as appropriate. In transfers in which control over the asset is retained, the Bank continues to recognize the asset to the extent of its continuing involvement, determined by the extent to which it is exposed to changes in the value of transferred assets.

Bank disposes of financial assets, such as loans, when the terms and conditions have been substantially renegotiated, the loans become new, with the difference being recorded as gain or loss on disposal, if the impairment loss has not been recorded. Such loans will be classified as stage 1 for the assessment of expected credit loss (ECL), unless the loans are considered Purchased or originated credit-impaired financial assets (POCI).

If the modification will not result in substantially different cash flows, the modification will not result in a disposal of the asset. Based on the difference in cash flows discounted at the original effective interest rate, the Bank will record the gain or loss as a result of the modification, until the amount of the impairment loss has not been recognized.

The Bank derecognizes a financial liabilities when its contractual obligations are discharged, cancelled or has expired.

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d. Aset dan Liabilitas Keuangan (lanjutan)

(iv) Penghentian pengakuan (lanjutan)

Bank menghapusbukkan saldo kredit yang diberikan dan efek utang untuk tujuan investasi, dan cadangan kerugian penurunan nilai terkait, pada saat Bank menentukan bahwa kredit atau efek-efek tersebut tidak dapat ditagih. Keputusan ini diambil setelah mempertimbangkan informasi seperti telah terjadinya perubahan signifikan pada posisi keuangan debitur/penerbit sehingga debitur/penerbit tidak lagi dapat melunasi kewajibannya, atau hasil penjualan agunan tidak akan cukup untuk melunasi seluruh ekposur kredit yang diberikan.

(v) Pengakuan pendapatan dan beban

- Pendapatan dan beban bunga, untuk aset yang diukur pada nilai wajar melalui penghasilan komprehensif lain serta aset keuangan dan liabilitas keuangan yang dicatat berdasarkan biaya perolehan diamortisasi, diakui pada laporan laba rugi dan penghasilan komprehensif lain dengan menggunakan suku bunga efektif.
- Keuntungan dan kerugian yang timbul dari perubahan nilai wajar aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi, diakui pada laporan laba rugi dan penghasilan komprehensif lain.
- Keuntungan dan kerugian yang timbul dari perubahan nilai wajar dan lainnya atas aset keuangan yang diklasifikasikan dalam kelompok nilai wajar melalui penghasilan komprehensif lain diakui secara langsung dalam ekuitas, kecuali keuntungan atau kerugian akibat perubahan nilai tukar dari item moneter, dihentikan pengakuannya atau adanya penurunan nilai dari aset keuangan tersebut.

(vi) Reklasifikasi aset keuangan

Reklasifikasi aset keuangan diperbolehkan jika dan hanya jika terjadi perubahan dalam model bisnis untuk mengelola aset keuangan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

d. Financial Assets and Liabilities (continued)

(iv) Derecognition (continued)

The Bank writes off a loan and investment debt security balance, and any related allowance for impairment losses, when the Bank determines that the loan or security is uncollectible. This determination is reached after considering information such as the occurrence of significant changes in the borrower's/ issuer's financial position such that the borrower/issuer can no longer pay the obligation, or that proceeds from collateral will not be sufficient to pay back the entire exposure.

(v) Income and expense recognition

- Interest income and expenses, for assets measured at fair value through other comprehensive income and financial assets and financial liabilities carried at amortized cost, are recognized in the statement of profit or loss and other comprehensive income using the effective interest rate.
- Gains and losses arising from changes in fair value of financial assets and financial liabilities at fair value through profit or loss are recognized in the statement of profit or loss and other comprehensive income.
- Gains and losses arising from changes in fair value and other financial assets classified as fair value through other comprehensive income are recognized directly in equity, except for gains or losses resulting from changes in exchange rates of monetary items, derecognition or impairment of monetary items of these financial assets.

(vi) Reclassification of financial assets

Reclassification of financial assets is permissible when and only when there is change in business model for managing financial assets.

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d. Aset dan Liabilitas Keuangan (lanjutan)

(vi) Reklasifikasi aset keuangan (lanjutan)

Jika Bank mereklasifikasi aset keuangan sesuai dengan ketentuan di atas, Bank menerapkan reklasifikasi secara prospektif dari tanggal reklasifikasi. Bank tidak menyajikan kembali keuntungan, kerugian (termasuk keuntungan atau kerugian penurunan nilai), atau bunga yang diakui sebelumnya.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui laba rugi dicatat sebesar nilai wajarnya. Selisih antara nilai tercatat dengan nilai wajar diakui sebagai keuntungan atau kerugian pada laporan laba rugi dan penghasilan komprehensif lain.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat sebesar nilai wajar.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi nilai wajar melalui laba rugi dicatat sebesar nilai wajar. Keuntungan atau kerugian yang belum direalisasi direklasifikasi ke laba rugi.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi biaya perolehan yang diamortisasi dicatat sebesar nilai tercatat. Keuntungan atau kerugian yang belum direalisasi dihapus dari ekuitas dan disesuaikan terhadap nilai wajar.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat pada nilai wajar.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi biaya perolehan diamortisasi dicatat pada nilai wajar.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

d. Financial Assets and Liabilities (continued)

(vi) Reclassification of financial assets (continued)

If the Bank reclassifies financial assets in accordance with the above conditions, the Bank applies prospective reclassification from the date of reclassification. The Bank does not restate gains, losses (including impairment gains or losses), or previously recognized interest.

Reclassification of financial assets from classification of amortized cost to fair value through profit or loss are recorded at their fair value. The difference between the carrying value and fair value is recognized as a gain or loss in the statement of profit or loss and other comprehensive income.

Reclassification of financial assets from classification of amortized cost to fair value through other comprehensive income are recorded at their fair value.

Reclassification of financial assets from classification of fair value through other comprehensive income to fair value through profit or loss are recorded at their fair value. Unrealized gains or losses are reclassified to profit or loss.

Reclassification of financial assets from classification of fair value through other comprehensive income to amortized cost are recorded at their carrying value. Unrealized gains or losses is removed from equity and is adjusted against the fair value.

Reclassification of financial assets from classification of fair value through profit or loss to fair value through other comprehensive income are recorded at their fair value.

Reclassification of financial assets from classification of fair value through profit or loss to amortized cost are recorded at their fair value.

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2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

d. Aset dan Liabilitas Keuangan (lanjutan)

d. Financial Assets and Liabilities (continued)

(vii) Saling hapus

(vii) Offsetting

Aset keuangan dan liabilitas keuangan saling hapus dan nilai netonya dilaporkan di laporan posisi keuangan jika, dan hanya jika, saat ini terdapat hak yang berkekuatan hukum untuk saling hapus jumlah keduanya dan terdapat intensi untuk diselesaikan secara neto, atau untuk merealisasikan aset dan menyelesaikan liabilitas secara bersamaan. Hak yang berkekuatan hukum berarti:

Financial assets and financial liabilities are offset and the net amount is reported in the statement of financial position if, and only if, there is currently an enforceable legal rights to offset the recognized amounts and there is an intention to settle on a net basis, or to realize the assets and settle the liabilities simultaneously. Enforceable right means:

- a. tidak terdapat kontinjensi di masa yang akan datang; dan
- b. hak yang berkekuatan hukum pada kondisi-kondisi berikut ini;
 - i. kegiatan bisnis normal;
 - ii. kondisi kegagalan usaha; dan
 - iii. kondisi gagal bayar atau bangkrut

- a. there are no contingencies in the future; and
- b. enforceable right to the following conditions;
 - i. deploying normal activities;
 - ii. conditions of business failures; and
 - iii. conditions of default or bankruptcy

Pendapatan dan beban disajikan dalam jumlah neto hanya jika diperkenankan oleh standar akuntansi.

Income and expenses are presented on a net basis only when permitted by the accounting standards.

(viii) Pengukuran biaya perolehan diamortisasi

(viii) Amortized cost measurement

Biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan adalah jumlah aset keuangan atau liabilitas keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok kredit, ditambah atau dikurangi amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai pengakuan awal dan nilai jatuh temponya, dan dikurangi penurunan nilai.

The amortized cost of a financial asset or liability is the amount at which the financial asset or liability is measured at initial recognition, minus principal repayments, plus or minus the cumulative amortization using the effective interest rate method of any difference between the initial amount recognized and the maturity amount, minus any reduction for impairment.

(ix) Penentuan nilai wajar

(ix) Determination of fair value

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran. Pengukuran nilai wajar berdasarkan asumsi bahwa transaksi untuk menjual aset atau mengalihkan liabilitas terjadi di:

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either:

- pasar utama untuk aset dan liabilitas tersebut; atau
- jika terdapat pasar utama, di pasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

- in the principal market for the asset or liability; or
- in the absence of the principal market, in the most advantageous market for the asset or liability.

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d. Aset dan Liabilitas Keuangan (lanjutan)

(ix) Penentuan nilai wajar (lanjutan)

Bank harus memiliki akses ke pasar utama atau pasar yang paling menguntungkan tersebut.

Nilai wajar aset dan liabilitas diukur menggunakan asumsi yang akan digunakan pelaku pasar ketika menentukan harga aset atau liabilitas tersebut, dengan asumsi bahwa pelaku pasar bertindak dalam kepentingan ekonomi terbaiknya.

Bank menggunakan teknik penilaian yang sesuai dalam keadaan dan dimana data yang memadai tersedia untuk mengukur nilai wajar, memaksimalkan penggunaan input yang tidak dapat diobservasi.

Semua aset dan liabilitas yang nilai wajarnya diukur atau diungkapkan dalam laporan keuangan dikategorikan dalam hirarki nilai wajar, sebagaimana dijelaskan di bawah ini, berdasarkan tingkatan level input yang terendah yang signifikan terhadap pengukuran nilai wajar secara keseluruhan:

- Level 1 - harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik.
- Level 2 - teknik penilaian di mana tingkat level input terendah yang signifikan terhadap pengukuran nilai wajar dapat diobservasi baik secara langsung atau tidak langsung.
- Level 3 - teknik penilaian di mana tingkat level input terendah yang signifikan terhadap pengukuran nilai wajar tidak dapat diobservasi baik secara langsung atau tidak langsung.

Untuk aset dan liabilitas yang diukur secara berulang dalam laporan keuangan, Bank menentukan apakah perpindahan antar level hirarki telah terjadi dengan melakukan evaluasi pengelompokan (berdasarkan level input yang terendah yang signifikan terhadap pengukuran nilai wajar secara menyeluruh) pada setiap akhir periode pelaporan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

d. Financial Assets and Liabilities (continued)

(ix) Determination of fair value (continued)

The principal or the most advantageous market must be accessible by the bank.

The fair value of an asset or a liability is measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their economic best interest.

The Bank uses valuation techniques that are appropriate in the circumstance and for which sufficient data are available to measure fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

All assets and liabilities for which fair value is measured or disclosed in the financial statements are categorized within the fair value hierarchy, described as follows, based on the lowest level input that is significant to the fair value measurement as a whole:

- Level 1 - quoted (unadjusted) market prices in active markets for identical assets or liabilities
- Level 2 - valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable.
- Level 3 - valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly unobservable.

For assets and liabilities that are recognized in the financial statements on a recurring basis, the Bank determines whether transfers have occurred between levels in hierarchy by re-assessing categorization (based on the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

e. Kas dan Setara Kas

Kas dan setara kas meliputi kas, giro pada Bank Indonesia, giro pada bank lain dan penempatan pada Bank Indonesia dan bank lain yang jatuh tempo dalam waktu tiga bulan atau kurang, sepanjang tidak digunakan sebagai jaminan atas pinjaman yang diterima serta tidak dibatasi penggunaannya.

Bank mengklasifikasikan kas dan setara kas sebagai biaya perolehan diamortisasi.

f. Giro Pada Bank Indonesia dan Bank Lain

Giro pada Bank Indonesia dan bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai. Giro pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan diamortisasi.

g. Penempatan pada Bank Indonesia dan Bank lain

Penempatan pada Bank Indonesia dan bank lain terdiri dari Fasilitas Simpanan Bank Indonesia (FASBI), *Term Deposit BI* dan *Call Money*.

Penempatan pada Bank Indonesia dan bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai. Penempatan pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan diamortisasi.

h. Efek-efek

Efek-efek yang dimiliki terdiri dari obligasi pemerintah, obligasi korporasi, reksadana, *Negotiable Certificate Deposit* (NCD), Sekuritas Rupiah Bank Indonesia ("SRBI") dan Sekuritas Valuta Asing Bank Indonesia ("SVBI").

Efek-efek pada awalnya disajikan sebesar nilai wajarnya. Setelah pengakuan awal, efek-efek dicatat sesuai dengan kategorinya yaitu biaya perolehan diamortisasi, nilai wajar melalui penghasilan komprehensif lain atau nilai wajar melalui laba rugi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

e. Cash and Cash Equivalents

Cash and cash equivalents consist of cash on hand, current account with Bank Indonesia and other banks and placements with Bank Indonesia and other banks with a maturity of three months or less, and are not pledged as collateral for borrowings nor restricted.

Cash and cash equivalents are classified as amortized cost.

f. Current accounts with Bank Indonesia and other Banks

Current accounts with Bank Indonesia and other banks are stated at amortized cost using the effective interest rate method less allowance for impairment losses. Current accounts with Bank Indonesia and other banks classified as amortized cost.

g. Placements with Bank Indonesia and other Banks

Placements with Bank Indonesia consist of Bank Indonesia Deposit Facility (FASBI), *Term Deposit BI* and *Call Money*.

Placements with Bank Indonesia and other banks are stated at amortized cost using the effective interest rate method less allowance for impairment losses. Placements with Bank Indonesia and other bank are classified as amortized cost.

h. Marketable Securities

Marketable securities consist of government bonds, corporate bonds, mutual funds, *Negotiable Certificate Deposit* (NCD), Bank Indonesia Rupiah Securities ("SRBI") and Bank Indonesia Foreign Currency Securities ("SVBI").

Marketable securities initially are presented at fair value. After initial recognition, securities are recorded according to their categories, namely amortized cost, fair value through other comprehensive income or fair value through profit or loss.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

h. Efek-efek (lanjutan)

Penilaian efek-efek didasarkan atas klasifikasinya sebagai berikut:

- Efek-efek yang diklasifikasikan sebagai biaya perolehan diamortisasi dicatat pada biaya perolehan diamortisasi menggunakan suku bunga efektif
- Efek-efek yang diperdagangkan dinyatakan pada nilai wajar. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar efek-efek diakui dalam laporan laba rugi dan penghasilan komprehensif lain.
- Efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain dinyatakan pada nilai wajar. Pendapatan bunga diakui dalam laporan laba rugi dan penghasilan komprehensif lain menggunakan metode suku bunga efektif. Perubahan nilai wajar diakui secara langsung dalam ekuitas sampai dengan efek-efek tersebut dijual atau mengalami penurunan nilai, dimana keuntungan dan kerugian kumulatif yang sebelumnya diakui dalam ekuitas harus diakui pada laporan laba rugi dan penghasilan komprehensif lain.

i. Efek-efek yang dibeli dengan janji dijual kembali dan efek-efek yang dijual dengan janji dibeli kembali

Efek yang dibeli dengan janji dijual kembali disajikan sebagai aset dalam laporan posisi keuangan sebesar jumlah penjualan kembali dikurangi dengan bunga yang belum diamortisasi dan cadangan kerugian penurunan nilai. Selisih antara harga beli dengan harga jual kembali diperlakukan sebagai pendapatan bunga yang ditangguhkan, dan diakui sebagai pendapatan selama periode sejak efek-efek dibeli hingga dijual menggunakan metode suku bunga efektif.

Efek yang dibeli dengan janji dijual kembali diklasifikasikan sebagai biaya perolehan diamortisasi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

h. Marketable Securities (continued)

The measurement of marketable securities is based on the classification as follows:

- Held-to-maturity marketable securities are recorded at amortized cost using the effective interest rate
- Trading marketable securities are recorded at fair value. Gains and losses arising from changes in fair value of marketable securities are recognized in the statement of profit or loss and other comprehensive income.
- Marketable securities classified as fair value through other comprehensive income are recorded at fair value. Interest income is recognized in the statement of profit or loss and other comprehensive income using the effective interest method. Fair value changes are recognized directly in equity until the marketable securities are sold or impaired, whereby the cumulative gains and losses previously recognized in equity are recognized in the statement of profit or loss and other comprehensive income.

i. Securities purchased under resale agreements and securities sold under repurchase agreements

Securities purchased under resale agreements are presented as asset in the statement of financial position, at the resale price net of unamortized interest and allowance for impairment losses. The difference between the purchased price and the resale price is treated as unearned interest income, and recognized as income over the period starting from the securities are purchased until they are sold using effective interest rate method.

Securities purchased under resale agreements are classified under amortized cost.

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i. Efek-efek yang dibeli dengan janji dijual kembali dan efek-efek yang dijual dengan janji dibeli kembali (lanjutan)

Efek-efek yang dijual dengan janji dibeli kembali disajikan sebagai liabilitas dalam laporan posisi keuangan sebesar harga pembelian kembali yang disepakati dikurangi dengan bunga dibayar dimuka yang belum diamortisasi. Selisih antara harga jual dan harga beli kembali yang disepakati diperlakukan sebagai beban bunga dibayar dimuka dan diakui sebagai beban bunga selama jangka waktu sejak efek-efek tersebut dijual hingga dibeli kembali dengan menggunakan metode suku bunga efektif.

Efek-efek yang dijual dengan janji dibeli kembali diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

j. Kredit yang Diberikan

Kredit yang diberikan adalah penyediaan uang atau tagihan yang dapat disetarakan dengan itu, berdasarkan persetujuan atau kesepakatan pinjam-meminjam dengan peminjam, dimana mewajibkan pihak peminjam untuk melunasi utang berikut bunganya setelah jangka waktu tertentu.

Kredit yang diberikan pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dan biaya tambahan untuk memperoleh aset keuangan tersebut. Setelah pengakuan awal, kredit yang diberikan diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi dengan cadangan kerugian penurunan nilai.

Kredit yang diberikan diklasifikasikan sebagai biaya perolehan diamortisasi.

Jika terdapat pelunasan dipercepat atau pelunasan sebelum masa jatuh tempo kredit, maka akun kredit yang diberikan bersama dengan akun cadangan kerugian penurunan nilai, jika ada, akan dikeluarkan dari laporan posisi keuangan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

i. Securities purchased under resale agreements and securities sold under repurchase agreements (continued)

Securities sold under repurchase agreements are presented as liabilities in the statement of financial position at the agreed repurchase price net of the unamortized prepaid interest. The difference between the selling price and the agreed repurchase price is treated as prepaid interest and recognized as interest expense over the period, commencing from the selling date to the repurchase date using effective interest rate method.

Securities sold under repurchase agreements are classified as financial liabilities at amortized cost.

j. Loans

Loans represent funds provided or receivables that can be considered as equivalent thereof, based on agreements with borrowers, where borrowers required to repay their debts with interest after specified periods.

Loans are initially measured at fair value plus transaction costs that are directly attributable and additional costs to obtain the financial assets. After initial recognition, loans are measured at amortized cost using the effective interest rate method less allowance for impairment losses.

Loans are classified as amortized cost.

If there is early repayment before loan maturity date, the loan account along with an allowance for impairment losses, if any, will be excluded from the statement of financial position.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

j. Kredit yang Diberikan (lanjutan)

Restrukturisasi kredit meliputi modifikasi persyaratan kredit, konversi kredit menjadi saham atau instrumen keuangan lainnya dan/atau kombinasi dari keduanya. Kredit yang diberikan direstrukturisasi, ketika adanya indikasi penurunan kemampuan membayar dan kondisi usaha tetapi masih memiliki prospek yang realistis mengenai pengembalian di masa datang melalui hasil usaha.

Kredit yang direstrukturisasi disajikan sebesar nilai yang lebih rendah antara nilai tercatat kredit pada tanggal restrukturisasi atau nilai tunai penerimaan kas masa depan setelah restrukturisasi. Kerugian akibat selisih antara nilai tercatat kredit pada tanggal restrukturisasi dengan nilai tunai penerimaan kas masa depan setelah restrukturisasi diakui sebagai laba/rugi. Setelah restrukturisasi, semua penerimaan kas masa depan yang ditetapkan dalam persyaratan baru dicatat sebagai pengembalian pokok kredit yang diberikan dan pendapatan bunga sesuai dengan syarat-syarat restrukturisasi.

Batasan suatu aset dinyatakan tidak dapat ditagih adalah sebagai berikut:

1. Fasilitas kredit telah mengalami penurunan nilai;
2. Telah dilakukan berbagai upaya penagihan dan pemulihan, namun tidak berhasil; dan
3. Usaha debitur sudah tidak mempunyai prospek atau kinerja debitur buruk atau tidak ada kemampuan membayar dan semua jaminan telah direalisasi atau sudah diambil alih oleh Bank.

Pengambilalihan agunan akan diakui sebagai penyelesaian atau pelunasan kredit berdasarkan kesepakatan debitur dan Bank.

Bank mengakui cadangan kerugian kredit ekspektasian pada instrumen keuangan yang tidak diukur pada nilai wajar melalui laba rugi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

j. Loans (continued)

Loan restructuring may involve a modification of the terms of the loans, conversion of loans into equity or other financial instruments and/or a combination of both. Restructured loans granted, when there is an indication of decline in repayment ability and business conditions but still have a realistic prospect of repayment in the future through business performance.

Restructured loans are stated at the lower of carrying value at the date of restructuring or the cash value of future cash receipts after restructuring. Losses resulting from the difference between the carrying value at the date of the restructuring and cash value of future cash receipts after restructuring is recognized as profit/loss. After restructuring, all future cash receipts which specified by new terms are recorded as principal repayment and interest income in accordance with restructuring terms.

Limit of unrecoverable asset is as follows:

1. *Loan facility has been impaired;*
2. *Efforts on remedial and recovery has been done, but no result;*
3. *The debtor business no longer has prospects or performance of the debtor is poor or there is no ability to pay and all collateral has been realized or has been taken over by the Bank.*

Foreclosed collateral will be recognized as settlement or repayment of loans based on the agreement between debtor and Bank.

The Bank recognizes allowance for expected credit losses on financial instruments that are not measured at fair value through profit or loss.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Cadangan Kerugian Penurunan Nilai Aset Keuangan (lanjutan)

Bank mengukur cadangan kerugian sejumlah kerugian kredit ekspektasian seumur hidup, kecuali untuk hal berikut, diukur sejumlah kerugian kredit ekspektasian 12 bulan:

- a. Instrumen utang yang memiliki risiko kredit rendah pada tanggal pelaporan; dan
- b. Instrumen keuangan lainnya yang risiko kreditnya tidak meningkat secara signifikan sejak pengakuan awal.

Bank menganggap instrumen utang memiliki risiko kredit yang rendah ketika peringkat risiko kreditnya setara dengan definisi *investment grade* yang dipahami secara global.

Kerugian kredit ekspektasian 12 bulan adalah bagian dari kerugian kredit ekspektasian sepanjang umurnya yang merepresentasikan kerugian kredit ekspektasian yang timbul dari peristiwa gagal bayar instrumen keuangan yang mungkin terjadi dalam 12 bulan setelah tanggal pelaporan.

Kerugian yang terjadi diakui pada laporan laba rugi dan penghasilan komprehensif lain dan dicatat pada akun cadangan kerugian penurunan nilai sebagai pengurang terhadap aset keuangan yang dicatat pada biaya perolehan diamortisasi. Jika pada periode berikutnya, jumlah kerugian penurunan nilai berkurang dan pengurangan tersebut dapat dikaitkan secara objektif pada peristiwa yang terjadi setelah penurunan nilai diakui (seperti meningkatnya peringkat kredit debitur atau penerbit), maka kerugian penurunan nilai yang sebelumnya diakui harus dipulihkan, dengan menyesuaikan akun cadangan. Jumlah pemulihan aset keuangan diakui pada laporan laba rugi dan penghasilan komprehensif lain pada periode berjalan.

Kerugian kredit ekspektasian untuk instrumen utang yang diukur pada nilai wajar tidak mengurangi nilai tercatat di dalam aset keuangan di laporan posisi keuangan, yaitu nilai wajar. Kerugian kredit ekspektasian diakui sebagai penambah dari penghasilan komprehensif lain di dalam laporan posisi keuangan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

k. Allowance for Impairment Losses on Financial Assets (continued)

The Bank measures the allowance for lifetime expected credit loss, except for the following, measured at the 12-months expected credit loss:

- a. Debt instruments that have a low credit risk at the reporting date; and
- b. Other financial instruments whose credit risk has not increased significantly since initial recognition.

Bank considers debt instruments to have low credit risk when their credit risk rating is equivalent to the globally understood definition of investment grade.

12-months expected credit loss is the part of lifetime expected credit loss that represents the expected credit loss arising from a financial instrument default that may occur within 12-months after the reporting date.

Losses are recognized in the statement of profit or loss and other comprehensive income and recorded in an allowance for impairment losses as a deduction against financial assets recorded at amortized cost. If in the subsequent period, the amount of the impairment loss decreases and the deduction can be attributed objectively to events occurring after the impairment has been recognized (such as an increase in the credit rating of the debtor or issuer), the previously recognized impairment loss should be recovered, by adjusting the allowance account. The recoverable amount of financial assets is recognized in the statement of profit or loss and other comprehensive income in the current period.

The expected credit loss for debt instruments measured at fair value does not reduce the carrying value of the financial asset in the statement of financial position, which is fair value. Expected credit losses are recognized as an addition to other comprehensive income in the statement of financial position.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Cadangan Kerugian Penurunan Nilai Aset Keuangan (lanjutan)

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun berjalan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun-tahun sebelumnya dicatat sebagai pendapatan operasional lainnya.

Pengukuran kerugian kredit ekspektasian

Kerugian kredit ekspektasian adalah estimasi probabilitas tertimbang dari kerugian kredit yang diukur sebagai berikut:

- Aset keuangan yang tidak memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini dari seluruh kekurangan kas (yaitu selisih antara arus kas yang terutang kepada Bank sesuai dengan kontrak dan arus kas yang diperkirakan akan diterima oleh Bank);
- Aset keuangan yang memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara jumlah tercatat bruto dan nilai kini arus kas masa depan yang diestimasi;
- Komitmen pinjaman yang belum ditarik, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini jumlah arus kas jika komitmen ditarik dan arus kas yang diperkirakan akan diterima oleh Bank.

Aset keuangan yang direstrukturisasi

Jika ketentuan aset keuangan dinegosiasikan ulang atau dimodifikasi atau aset keuangan yang ada diganti dengan yang baru karena kesulitan keuangan peminjam, maka dilakukan penilaian apakah aset keuangan yang ada harus dihentikan pengakuannya dan kerugian kredit ekspektasian diukur sebagai berikut:

- Jika restrukturisasi tidak mengakibatkan penghentian pengakuan aset yang ada, maka arus kas yang diperkirakan yang timbul dari aset keuangan yang dimodifikasi dimasukkan dalam perhitungan kekurangan kas dari aset yang ada.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

k. Allowance for Impairment Losses on Financial Assets (continued)

Recovery of written-off financial assets is credited in the current year by adjusting the allowance for impairment losses account. Recovery of financial assets written off in previous years are recorded as other operating income.

Measurement of expected credit losses

Expected credit losses are the weighted probability estimate of credit losses measured as follows:

- Financial assets that have not deteriorated at the reporting date, expected credit losses are measured at the difference between the present value of all cash shortages (ie the difference between cash flows owed to the Bank in accordance with the contract and cash flows that are expected to be received by the Bank);
- Financial assets that have deteriorated at the reporting date, expected credit losses are measured at the difference between the gross carrying amount and the present value of estimated future cash flows;
- Undrawn loan commitments, expected credit losses are measured as the difference between the present value of total cash flows if the commitments are withdrawn and the cash flows expected to be received by the Bank.

Financial assets restructured

If the terms of financial assets are renegotiated or modified or existing financial assets are replaced with new ones because of the borrower's financial difficulties, an assessment is made of whether the existing financial assets should be derecognized and the expected credit losses are measured as follows:

- If the restructuring does not result in derecognition of the existing asset, the estimated cash flows arising from the modified financial asset are included in the calculation of the cash deficiency of the existing asset.

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k. Cadangan Kerugian Penurunan Nilai Aset Keuangan (lanjutan)

Aset keuangan yang direstrukturisasi (lanjutan)

- Jika restrukturisasi akan menghasilkan penghentian pengakuan aset yang ada, maka nilai wajar aset baru diperlakukan sebagai arus kas akhir dari aset keuangan yang ada pada saat penghentian pengakuannya. Jumlah ini dimasukkan dalam perhitungan kekurangan kas dari aset keuangan yang ada yang didiskontokan dari tanggal penghentian pengakuan ke tanggal pelaporan menggunakan suku bunga efektif awal dari aset keuangan yang ada.

Aset keuangan yang memburuk

Pada setiap tanggal pelaporan, Bank menilai apakah aset keuangan yang dicatat pada biaya perolehan diamortisasi dan aset keuangan instrumen utang yang dicatat pada nilai wajar melalui penghasilan komprehensif lain mengalami penurunan nilai kredit (memburuk). Aset keuangan memburuk ketika satu atau lebih peristiwa yang memiliki dampak merugikan atas estimasi arus kas masa depan dari aset keuangan telah terjadi.

Bukti bahwa aset keuangan mengalami penurunan nilai kredit (memburuk) termasuk data yang dapat diobservasi mengenai peristiwa berikut ini:

- Kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
- Pelanggaran kontrak, seperti peristiwa gagal bayar atau peristiwa tunggakan;
- Pihak pemberi pinjaman, untuk alasan ekonomik atau kontraktual sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, telah memberikan konsesi pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
- Terjadi kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;
- Hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan;

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

k. Allowance for Impairment Losses on Financial Assets (continued)

Financial assets restructured (continued)

- If the restructuring will result in derecognition of an existing asset, the fair value of the new asset is treated as the final cash flow of the existing financial asset on derecognition. This amount is included in the calculation of the cash shortfall of the existing financial asset which is discounted from the derecognition date to the reporting date using the original effective interest rate of the existing financial asset.

Deteriorating financial assets

At each reporting date, the Bank assesses whether financial assets recorded at amortized cost and debt financial assets recorded at fair value through other comprehensive income are impaired (deteriorated). A financial asset worsens when one or more events that have an adverse effect on the estimated future cash flows of the financial asset have occurred.

Evidence that a financial asset is impaired (deteriorating) includes observable data regarding the following events:

- Significant financial difficulties experienced by the issuer or borrower;
- Breaches of contract, such as events of default or arrears;
- The lender, for economic or contractual reasons in connection with the borrower's financial difficulties, has made concessions to the borrower that would not have been possible if the borrower had not experienced such difficulties;
- There is a possibility that the borrower will enter bankruptcy or other financial reorganization;
- The disappearance of an active market for a financial asset because of financial difficulties;

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k. Cadangan Kerugian Penurunan Nilai Aset Keuangan (lanjutan)

Aset keuangan yang memburuk (lanjutan)

Bukti bahwa aset keuangan mengalami penurunan nilai kredit (memburuk) termasuk data yang dapat diobservasi mengenai peristiwa berikut ini: (lanjutan)

- Pembelian atau penerbitan aset keuangan dengan diskon sangat besar yang mencerminkan kerugian kredit yang terjadi; atau
- Sulit untuk mengidentifikasi peristiwa diskrit tunggal, namun demikian, dampak kombinasi dari beberapa peristiwa dapat menyebabkan aset keuangan mengalami penurunan nilai kredit.

Aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk (purchased or originated credit-impaired financial assets - POCI)

Aset keuangan dikategorikan sebagai POCI apabila terdapat bukti objektif penurunan nilai pada saat pengakuan awal. Pada saat pengakuan awal, tidak ada penyisihan kerugian kredit yang diakui karena harga pembelian atau nilainya telah termasuk estimasi kerugian kredit sepanjang umurnya. Selanjutnya, perubahan kerugian kredit sepanjang umurnya, apakah positif atau negatif, diakui dalam laporan laba rugi sebagai bagian dari cadangan kerugian penurunan nilai.

Berdasarkan proses di atas, Bank melakukan pembagian atas aset keuangan atas *stage 1*, *stage 2*, *stage 3* dan POCI, sebagai berikut:

- *Stage 1*: mencakup instrumen keuangan yang tidak memiliki peningkatan risiko kredit secara signifikan sejak pengakuan awal atau memiliki risiko kredit rendah pada tanggal pelaporan. Untuk instrumen-instrumen keuangan ini, akan berlaku perhitungan ECL 12 bulan. Aset keuangan di dalam *stage 1* termasuk fasilitas dimana risiko kredit telah membaik dan aset keuangan dapat direklasifikasi dari *stage 2*.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

k. Allowance for Impairment Losses on Financial Assets (continued)

Deteriorating financial assets (continued)

Evidence that a financial asset is impaired (deteriorating) includes observable data regarding the following events: (continued)

- *Purchasing or issuing financial assets at a deep discount that reflects credit losses incurred; or*
- *It is difficult to identify a single discrete event, however, the combined effect of several events can cause a financial asset to be impaired on credit.*

Financial assets purchased or originated credit-impaired financial assets - (POCI)

A financial asset is categorized as POCI if there is objective evidence of impairment at initial recognition. At initial recognition, no allowance for impairment losses is recognized because the purchase price or value includes the estimated lifetime credit losses. Furthermore, changes in impairment losses over their lifetime, whether positive or negative, are recognized in the statement of profit or loss as part of the allowance for impairment losses.

Based on the above process, the Bank divides financial assets into stage 1, stage 2, stage 3 and POCI, as follows:

- *Stage 1: includes financial instruments that do not have a significant increase in credit risk since initial recognition or have low credit risk at the reporting date. For these financial instruments, a 12-months ECL calculation will apply. Financial assets in stage 1 include facilities where credit risk has improved and financial assets that can be reclassified from stage 2.*

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Cadangan Kerugian Penurunan Nilai Aset Keuangan (lanjutan)

Berdasarkan proses di atas, Bank melakukan pembagian atas aset keuangan atas stage 1, stage 2, stage 3 dan POCI, sebagai berikut: (lanjutan)

- Stage 2: mencakup instrumen keuangan yang mengalami peningkatan risiko kredit sejak pengakuan awal (kecuali Bank merasa risiko kredit tergolong rendah pada tanggal pelaporan) namun belum terbukti adanya bukti penurunan nilai secara objektif. Untuk instrumen-instrumen ini, akan berlaku perhitungan ECL seumur hidup. ECL seumur hidup adalah kerugian kredit ekspektasian yang diharapkan dari semua kejadian gagal bayar yang mungkin terjadi selama perkiraan umur dari instrumen keuangan tersebut. Stage 2 juga mencakup fasilitas dimana risiko kredit telah membaik dan aset keuangan telah direklasifikasi dari stage 3.
- Stage 3: mencakup instrumen keuangan yang telah terbukti mengalami penurunan nilai secara objektif pada tanggal pelaporan. Kelompok ini biasanya terdiri atas debitur yang mengalami gagal bayar. Bank mencatat ECL seumur hidup untuk stage 3.
- POCI: aset POCI adalah aset keuangan yang mengalami penurunan nilai berdasarkan penilaian risiko kredit pada saat pengakuan awal. Aset tersebut dicatat pada nilai wajar pada saat pengakuan awal, dan pendapatan bunga akan diakui selanjutnya berdasarkan metode suku bunga efektif yang disesuaikan. ECL hanya dicatat atau dilepaskan jika ada perubahan selanjutnya pada kerugian kredit ekspektasian.

Penurunan nilai individual

Metode perhitungan penurunan nilai secara individual akan mempertimbangkan beberapa skenario kemungkinan pengembalian. Pembuatan skenario dilakukan dengan menggunakan metode *discounted cash flow* (DCF) dan mempertimbangkan kondisi industri dan perusahaan terkait. ECL yang dihasilkan oleh masing-masing skenario akan dirata-ratakan secara tertimbang terhadap bobot skenario yang telah diatur.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

k. Allowance for Impairment Losses on Financial Assets (continued)

Based on the above process, the Bank divides financial assets into stage 1, stage 2, stage 3 and POCI, as follows: (continued)

- Stage 2: includes financial instruments that experience an increase in credit risk since initial recognition (unless the Bank feels credit risk is low at the reporting date) but has not been proven to have any objective evidence of impairment. For these instruments, lifetime ECL calculations will apply. Lifetime ECL is the expected credit loss expected from all default events that may occur during the estimated life of the financial instrument. Stage 2 also includes facilities where credit risk has improved and financial assets have been reclassified from stage 3.
- Stage 3: includes financial instruments that have objective evidence of impairment at the reporting date. This group usually consists of debtors who have defaulted on their payments. The Bank records lifetime ECL for stage 3.
- POCI: POCI assets are financial assets that are impaired based on a credit risk assessment on initial recognition. Such assets are recorded at fair value on initial recognition, and interest income is recognized subsequently using the adjusted effective interest rate method. ECL is only recorded or released if there are further changes to expected credit losses.

Individual impairment

The method of calculating individual impairment will consider several possible return scenarios. The scenario is created using the *discounted cash flow* (DCF) method and considers the conditions of the industry and the related companies. The ECL generated by each scenario will be averaged weighted against the weighted scenario that has been set.

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k. Cadangan Kerugian Penurunan Nilai Aset Keuangan (lanjutan)

Penurunan nilai kolektif

Evaluasi penurunan nilai secara kolektif didasarkan pada konsep *probability of default* (PD), *loss given default* (LGD), dan *exposure at default* (EAD) yang mempertimbangkan informasi masa lalu, terkini dan masa mendatang.

Bank menggunakan model (i) *observed default rate* dan (ii) *Vasicek* maupun pendekatan lainnya dalam menentukan nilai PD dari setiap debitur.

Bank menggunakan metode (i) *historical*, (ii) *movement outstanding* dan (iii) *recovery rate* dalam menentukan nilai LGD dari setiap debitur. LGD menggambarkan persentase nominal fasilitas yang tidak akan dapat dipulihkan oleh Bank terhadap debitur *default*. LGD biasa dihitung dengan *1-recovery rate*. *Recovery rate* dihitung dengan mempertimbangkan *time value of money* dari pengembalian kewajiban yang telah *default*. Tingkat suku bunga yang digunakan untuk menghitung *time value of money* dari *recovery* adalah suku bunga efektif awal.

EAD merupakan estimasi nilai buku pada saat terjadi gagal bayar, dengan mempertimbangkan arus kas instrumen keuangan terkait, serta kemungkinan penarikan tambahan dari limit kredit sampai dengan tanggal gagal bayar. EAD juga mempertimbangkan jadwal pembayaran dan amortisasi serta perubahan dalam penggunaan saldo yang belum ditarik menjelang terjadinya kegagalan bayar. Pemodelan EAD akan dilakukan berdasarkan karakteristik dari instrumen keuangan terkait, yang dibagi ke dalam beberapa kategori: (i) kredit angsuran, (ii) kredit *revolving*, (iii) *treasury*.

Pengukuran ECL berdasarkan PSAK No. 109 mewajibkan Bank untuk membuat model ECL sesuai dengan skenario *forward-looking* yang ada, dengan mempertimbangkan kemungkinan ekonomi baik dan buruk. Oleh karena itu, nilai ECL yang dihasilkan Bank harus berdasarkan hasil probabilitas dari tiga skenario (normal, baik dan buruk). PD akan dihitung menurut tiga skenario dengan nilai makro-ekonomi sesuai dengan skenario-skenario tersebut. Bobot masing-masing skenario dapat disesuaikan seiring dengan perubahan kondisi ekonomi dan diskresi Bank.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

k. Allowance for Impairment Losses on Financial Assets (continued)

Collective impairment

The evaluation of collective impairment is based on the concepts of *probability of default* (PD), *loss given default* (LGD), and *exposure at default* (EAD) which consider past, current and future information.

Bank uses the (i) *observed default rate* and (ii) *Vasicek* as well as other approaches in determining the PD value of each debtor.

Bank uses the method (i) *historical*, (ii) *movement outstanding* and (iii) *recovery rate* in determining the LGD value of each debtor. LGD describes the nominal percentage of the facility that the Bank will not be able to recover from the default debtor. The usual LGD is calculated with a *1-recovery rate*. The *recovery rate* is calculated by considering the *time value of money* from the repayment of default obligations. The interest rate used to calculate the *time value of money* from *recovery* is the initial effective interest rate.

EAD is an estimate of the book value at the time of default, considering the cash flows of the related financial instrument, as well as the possibility of additional drawdowns from the credit limit up to the date of default. EAD also considers payment and amortization schedules as well as changes in the use of outstanding balances prior to defaults. EAD modeling will be carried out based on the characteristics of the related financial instruments, which are divided into several categories: (i) installment loans, (ii) revolving loans, (iii) *treasury*.

ECL Measurement based on PSAK No. 109 requires Banks to create ECL models in accordance with existing forward-looking scenarios, with consideration of good and bad economic possibilities. Therefore, the ECL value generated by the Bank must be based on the probability results of three scenarios (normal, good and bad). PD will be calculated according to three scenarios with macro-economic values according to these scenarios. The weight of each scenarios can be adjusted according to changes in economic conditions and the Bank's discretion.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Cadangan Kerugian Penurunan Nilai Aset Keuangan (lanjutan)

Penyajian cadangan kerugian kredit ekspektasian dalam laporan posisi keuangan

Cadangan kerugian kredit ekspektasian disajikan dalam laporan posisi keuangan sebagai berikut:

- aset keuangan yang diukur pada biaya perolehan diamortisasi, cadangan kerugian kredit ekspektasian disajikan sebagai pengurang dari jumlah tercatat bruto aset;
- komitmen pinjaman dan kontrak jaminan keuangan, umumnya cadangan kerugian kredit ekspektasian disajikan sebagai provisi;
- instrumen utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain, cadangan kerugian kredit ekspektasian diakui dalam penghasilan komprehensif lain.

l. Tagihan dan Liabilitas Akseptasi

Tagihan dan liabilitas akseptasi merupakan transaksi *letter of credit (L/C)* yang diaksep oleh bank pengaksep (*accepting bank*).

Tagihan dan liabilitas akseptasi dinyatakan sebesar biaya perolehan diamortisasi. Tagihan akseptasi disajikan setelah dikurangi cadangan kerugian penurunan nilai.

Tagihan akseptasi diklasifikasikan sebagai biaya perolehan diamortisasi. Liabilitas akseptasi diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

m. Tagihan Transaksi Perdagangan

Tagihan transaksi perdagangan adalah tagihan sebagai akibat dari perjanjian pemberian fasilitas perdagangan kepada debitur yang akan ditagih pada saat jatuh tempo.

Tagihan transaksi perdagangan diklasifikasikan sebagai aset keuangan yang diukur dengan biaya perolehan diamortisasi. Tagihan transaksi perdagangan dicatat pada nilai tercatat setelah dikurangi cadangan kerugian penurunan nilai.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

k. Allowance for Impairment Losses on Financial Assets (continued)

Presentation of allowance for expected credit loss in the statement of financial position

Allowance for expected credit losses is presented in the statement of financial position as follows:

- financial assets measured at amortized cost, the allowance for expected credit losses is presented as a deduction from the gross carrying amount of the assets;
- loan commitments and financial guarantee contracts, generally an allowance for expected credit losses is presented as a provision;
- debt instruments measured at fair value through other comprehensive income, allowance for expected credit losses is recognized in other comprehensive income.

l. Acceptance Receivable and Payable

Acceptance receivables and liabilities are letter of credit (L/C) transactions that are accepted by the accepting bank.

Acceptance receivable and payable are stated at amortized cost. Acceptance receivables are presented net of allowance for impairment losses.

Acceptance receivables are classified as amortized cost. Acceptance liabilities are classified as financial liabilities at amortized cost.

m. Receivables from Trade Transactions

Receivables from trade transactions represents resulting from contracts for trade-related facilities given to customers, which will be collected on maturity.

Receivables from trade transactions classified as financial assets measured at amortized cost. Receivables from trade transactions recorded at carrying value deducted by allowance for impairment losses.

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n. Instrumen Derivatif

Seluruh instrumen derivatif dicatat dalam laporan posisi keuangan berdasarkan nilai wajarnya. Nilai wajar tersebut ditentukan berdasarkan harga pasar, kurs Reuters pada tanggal pelaporan laporan posisi keuangan, diskonto arus kas, model penentu harga atau harga yang diberikan oleh broker (*quoted price*) atas instrumen lain yang memiliki karakteristik atau model penentuan harga serupa.

Keuntungan atau kerugian dari kontrak derivatif yang tidak ditujukan untuk lindung nilai secara akuntansi (atau tidak memenuhi kriteria untuk dapat diklasifikasikan sebagai lindung nilai) diakui pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

o. Penurunan Nilai Aset Non Keuangan

Pada tanggal pelaporan, Bank menelaah nilai tercatat aset non-keuangan untuk menentukan apakah terdapat indikasi bahwa aset tersebut telah mengalami penurunan nilai. Jika terdapat indikasi tersebut, nilai yang dapat diperoleh kembali dari aset diestimasi untuk menentukan tingkat kerugian penurunan nilai (jika ada). Bila tidak memungkinkan untuk mengestimasi nilai yang dapat diperoleh kembali atas suatu aset individu, Bank mengestimasi nilai yang dapat diperoleh kembali dari unit penghasil kas atas aset.

Perkiraan jumlah yang dapat diperoleh kembali adalah nilai tertinggi antara harga jual neto atau nilai pakai. Jika jumlah yang dapat diperoleh kembali dari aset non-keuangan (unit penghasil kas) kurang dari nilai tercatatnya, nilai tercatat aset (unit penghasil kas) dikurangi menjadi sebesar nilai yang dapat diperoleh kembali dan rugi penurunan nilai diakui langsung ke laba rugi.

p. Agunan yang diambil alih

Agunan yang diambil alih (AYDA) merupakan agunan kredit yang diberikan yang telah diambil alih sebagai bagian dari penyelesaian kredit yang diberikan dan disajikan pada "Aset lain-lain".

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

n. Derivative Instruments

All derivative instruments are recognized in the statement of financial position at fair value. The fair value is based on market rate, Reuters exchange rate at statement of financial position date, discounted cash flows, price valuation or broker quoted price on other instruments with similar characteristics or price model.

Gain or loss on a derivative contract not designated as a hedging instrument (or derivative contract that does not qualify as a hedging instrument) is recognized in the current year statement of profit or loss and other comprehensive income.

o. Impairment of Non-Financial Assets

At reporting date, the Bank reviews the carrying amount of non-financial assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any). Where it is not possible to estimate the recoverable amount of an individual asset, the Bank estimates the recoverable amount of the cash generating unit to which the asset belongs.

Estimated recoverable amount is the higher of net selling price or value in use. If the recoverable amount of a non-financial asset (cash generating unit) is less than its carrying amount, the carrying amount of the asset (cash generating unit) is reduced to its recoverable amount and an impairment loss is recognized immediately in profit or loss.

p. Foreclosed Collateral

Foreclosed collateral (AYDA) is collateral for loans that have been taken over as part of the settlement of loans and are presented under "Other assets".

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p. Agunan yang diambil alih (lanjutan)

Agunan yang diambil alih sehubungan dengan penyelesaian kredit diakui sebesar nilai neto yang dapat direalisasi atau sebesar nilai tercatat dari kredit, mana yang lebih rendah. Nilai neto yang dapat direalisasi adalah nilai wajar agunan setelah dikurangi estimasi biaya pelepasan. Kelebihan saldo kredit yang diberikan, yang belum dilunasi oleh peminjam diatas nilai dari agunan yang diambil alih, dibebankan sebagai cadangan kerugian penurunan nilai pada tahun berjalan. Selisih antara nilai agunan yang diambil alih dengan hasil penjualannya diakui sebagai keuntungan atau kerugian pada saat penjualan agunan.

Manajemen mengevaluasi nilai agunan yang diambil alih secara berkala. Nilai tercatat agunan yang diambil alih dikurangi bila terjadi penurunan nilai yang bersifat permanen.

q. Aset Tetap, Aset Hak Guna dan Liabilitas Sewa

Bank menggunakan model biaya sebagai kebijakan akuntansi pengukuran aset tetapnya.

Aset tetap pemilikan langsung dinyatakan berdasarkan biaya perolehan, dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai, jika ada.

Biaya perolehan awal aset tetap meliputi biaya perolehan, termasuk bea impor dan pajak pembelian yang tidak boleh dikreditkan dan biaya-biaya yang dapat diatribusikan secara langsung untuk membawa aset tetap ke lokasi dan kondisi yang diinginkan sesuai dengan tujuan penggunaan yang ditetapkan.

Penyusutan dihitung berdasarkan metode garis lurus (*straight-line method*) selama masa manfaat aset tetap sebagai berikut:

	Masa manfaat/ Useful lives
Perangkat keras dan lunak	4 tahun/years
Perabotan dan peralatan kantor	4 tahun/years
Leasehold improvement	2- 5 tahun/years
Kendaraan bermotor	4-8 tahun/years

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

p. Foreclosed Collateral (continued)

Foreclosed collaterals acquired in settlement of loans are recognized at their net realizable values or stated at their carrying amount of loans, whichever is lower. Net realizable value is the fair value of the collateral after deducting the estimated costs of disposal. The excess of loan balances which has not been paid by debtors over the value of foreclosed collaterals is charged to provision for possible losses on loans in the current year. The difference between the value of the collateral and the proceeds from sale thereof is recognized as a gain or loss at the time of sale of the collateral.

Management regularly evaluates the value of foreclosed collaterals. The carrying amount of foreclosed collaterals is written down if there is permanent decline in value.

q. Fixed Assets, Right of Use Assets and Lease Liabilities

The Bank uses the cost model for fixed assets measurement.

Directly acquired fixed assets are stated at cost, less accumulated depreciation and any impairment value, if any.

The initial cost of fixed asset consists of its purchased price, including import duties and taxes and any directly attributable cost in bringing the fixed assets to its working condition and location for its intended use.

Depreciation is computed on a straight-line method over the fixed assets useful lives as follows:

Hardware and software
Office furniture and equipment
Leasehold improvement
Vehicles

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q. Aset Tetap, Aset Hak Guna dan Liabilitas Sewa (lanjutan)

Nilai tercatat aset tetap ditelaah kembali dan dilakukan penurunan nilai apabila terdapat peristiwa atau perubahan kondisi tertentu yang mengindikasikan nilai tercatat tersebut tidak dapat dipulihkan sepenuhnya.

Dalam setiap inspeksi yang signifikan, biaya inspeksi diakui dalam jumlah tercatat aset tetap sebagai suatu penggantian apabila memenuhi kriteria pengakuan. Biaya inspeksi signifikan yang dikapitalisasi tersebut diamortisasi selama masa periode sampai dengan saat inspeksi signifikan berikutnya.

Aset tetap dihentikan pengakuannya pada saat dilepaskan atau tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaan atau pelepasannya. Aset tetap yang dijual atau dilepaskan, dikeluarkan dari kelompok aset tetap berikut akumulasi penyusutan serta akumulasi penurunan nilai yang terkait dengan aset tetap tersebut. Laba atau rugi yang timbul dari penghentian pengakuan aset tetap (ditentukan sebesar perbedaan antara jumlah neto hasil pelepasan, jika ada, dengan jumlah tercatat dari aset tetap tersebut) dan diakui dalam laporan laba rugi dan penghasilan komprehensif lain pada tahun terjadinya penghentian pengakuan.

Pada setiap akhir tahun buku, Bank melakukan penelaahan atas nilai residu, masa manfaat dan metode penyusutan dan disesuaikan secara prospektif.

Sewa

Bank menerapkan PSAK No. 116, "Sewa" untuk seluruh sewa dengan mengakui aset hak guna dan liabilitas terkait, dengan 2 pengecualian yaitu aset pendasar bernilai rendah dan sewa jangka pendek.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

q. Fixed Assets, Right of Use Assets and Lease Liabilities (continued)

Carrying value of fixed asset are evaluated and impaired if there is event or change of condition which indicate such carrying value cannot be fully recoverable.

When each major inspection is performed, its cost is recognized in the carrying amount of the item of fixed assets as a replacement if the recognition criteria are satisfied. Such major inspection is capitalized and amortized over the next major inspection activity.

Fixed assets are derecognized upon disposal or when no future economic benefits are expected from its use or disposal. When fixed assets are sold or retired, the cost and related accumulated depreciation and any impairment loss are removed from the accounts. Any gains or loss arising from derecognition of fixed assets (calculated as the difference between the net disposal proceeds, if any, and the carrying amount of the item) is included in the statement of profit or loss and other comprehensive income in the year item is derecognized.

The residual values, useful lives and methods of depreciation of fixed asset are reviewed by Bank and adjusted prospectively, if appropriate, at the end of each year.

Leases

The Bank has implemented PSAK No. 116 "Leases" for all leases by recognizing rights of use assets and related liabilities, with 2 exceptions, namely low-value underlying assets and short-term leases.

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q. Aset Tetap, Aset Hak Guna dan Liabilitas Sewa (lanjutan)

Sewa (lanjutan)

Pada tanggal inisiasi suatu kontrak, Bank menilai apakah suatu kontrak merupakan, atau mengandung, sewa. Suatu kontrak merupakan, atau mengandung, sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan suatu aset selama suatu jangka waktu tertentu untuk dipertukarkan dengan imbalan. Untuk menilai apakah suatu kontrak memberikan hak untuk mengendalikan suatu aset identifikasi, Bank menilai apakah:

- i. kontrak melibatkan penggunaan suatu aset identifikasi;
- ii. Bank memiliki hak untuk memperoleh secara substansial seluruh manfaat ekonomi dari penggunaan aset selama periode penggunaan; dan
- iii. Bank memiliki hak untuk mengendalikan aset identifikasi dalam bentuk:
 - Bank memiliki hak untuk mengoperasikan aset; dan
 - Bank mempunyai hak untuk menetapkan tujuan untuk aset yang akan digunakan.

Pada tanggal inisiasi atau pada saat penilaian kembali suatu kontrak yang mengandung suatu komponen sewa, Bank mengalokasikan imbalan dalam kontrak ke masing-masing komponen sewa berdasarkan harga tersendiri relatif dari komponen sewa. Pembayaran sewa yang termasuk dalam pengukuran liabilitas sewa meliputi:

- i. pembayaran lunas dimuka;
- ii. pembayaran angsuran tetap; dan
- iii. pembayaran angsuran sewa secara variabel yang bergantung pada fluktuasi pembayaran sewa yang ditetapkan oleh *counterpart*.

Bank mengakui aset hak guna dan liabilitas sewa pada tanggal dimulainya sewa. Aset hak guna awalnya diukur pada biaya perolehan, yang terdiri dari jumlah pengukuran awal dari liabilitas sewa disesuaikan dengan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan, ditambah dengan biaya langsung awal yang dikeluarkan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

q. Fixed Assets, Right of Use Assets and Lease Liabilities (continued)

Leases (continued)

At the inception date of a contract, the Bank assesses whether a contract constitutes, or contains, a lease. A contract is, or contains, a lease if it gives the right to control the use of an asset for a specified period of time in exchange for a reward. To assess whether a contract provides the right to control an identifying asset, the Bank assesses whether:

- i. the contract involves the use of an identifiable asset;
- ii. The Bank has the right to obtain substantially all economic benefits from the use of assets during the period of use; and
- iii. The Bank has the right to control the identification assets in the form of:
 - Bank has the right to operate the assets; and
 - Bank has the right to determine the purpose for which the assets will be used.

At the inception date or at the time of revaluation of a contract containing a lease component, the Bank allocates the consideration in the contract to each component of the lease based on the relative separate prices of the lease component. Lease payments that are included in the measurement of lease liabilities include:

- i. prepayments;
- ii. fixed installment payments; and
- iii. variable lease installment payments based on fluctuations in lease payments determined by the counterpart.

Bank recognizes the rights of use assets and lease liabilities on the inception date of the lease. Rights of use assets are initially measured at cost, which consists of the initial measurement amount of the lease liabilities adjusted for lease payments made on or before the inception date, plus the initial direct costs incurred.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

q. Aset Tetap, Aset Hak Guna dan Liabilitas Sewa (lanjutan)

Sewa (lanjutan)

Setelah tanggal permulaan, aset hak guna diukur pada biaya perolehan. Aset hak guna diukur sebesar harga perolehan dikurangi akumulasi depresiasi dan akumulasi penurunan nilai serta disesuaikan dengan pengukuran kembali liabilitas sewa. Liabilitas sewa diukur pada biaya perolehan diamortisasi menggunakan suku bunga efektif.

Sewa jangka pendek dengan durasi kurang dari 12 bulan dan sewa aset bernilai rendah, serta elemen-elemen sewa tersebut, sebagian atau seluruhnya, tidak menerapkan prinsip-prinsip pengakuan yang ditentukan oleh PSAK No. 116 akan diperlakukan sama dengan sewa operasi. Bank akan mengakui pembayaran sewa tersebut dengan dasar garis lurus selama masa sewa dalam laporan laba rugi dan penghasilan komprehensif lain dan disajikan sebagai beban umum dan administrasi.

r. Beban Dibayar Dimuka

Beban dibayar dimuka diamortisasi selama masa manfaat masing-masing biaya dengan menggunakan metode garis lurus.

s. Aset Lain-lain

Aset lain-lain terdiri dari aset yang nilainya tidak dapat digolongkan dalam pos-pos sebelumnya.

Aset lain-lain disajikan sebesar nilai tercatat, yaitu biaya perolehan setelah dikurangi penurunan nilai dan cadangan kerugian penurunan nilai.

t. Liabilitas Segera

Liabilitas segera adalah liabilitas Bank yang harus segera dibayarkan kepada pihak lain berdasarkan kontrak atau perjanjian yang telah ditetapkan. Liabilitas segera disajikan sebesar jumlah liabilitas Bank.

Liabilitas segera diklasifikasikan sebagai liabilitas keuangan yang diukur pada biaya perolehan diamortisasi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

q. Fixed Assets, Right of Use Assets and Lease Liabilities (continued)

Leases (continued)

After the commencement date, rights of use assets are measured using the cost basis. Rights of use assets are measured at cost less accumulated depreciation and accumulated impairment losses and adjusted for remeasurement of lease liabilities. Lease liabilities are measured at amortized cost using the effective interest rate.

Short-term leases with a period less than 12 months and leases with low-value assets, as well as elements of the lease, partially or completely, do not apply the recognition principles prescribed by PSAK No. 116 will be treated the same as operating leases. Bank recognize the lease payments in a straight-line basis over the lease term in the statement of profit or loss and other comprehensive income and disclosed as general and administrative expenses.

r. Prepaid Expenses

Prepaid expenses is amortized with useful life of each expenses using straight-line method.

s. Other Assets

Other assets represent assets that cannot be classified under the specific accounts.

Other assets are stated at carrying amount, which is cost less decline in value and allowance for impairment losses.

t. Liabilities due immediately

Liabilities due immediately is Bank's obligation to third parties based on contract that have to be settled immediately. Liabilities due immediately are stated at the amount payable by the Bank.

Liabilities due immediately are classified as financial liabilities at amortized cost.

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u. Simpanan Nasabah dan Bank Lain

Simpanan nasabah adalah dana yang dipercayakan oleh masyarakat (selain bank) kepada Bank berdasarkan perjanjian penyimpanan dana. Termasuk dalam akun ini adalah giro, tabungan, deposito berjangka, sertifikat deposito dan bentuk lain yang dapat dipersamakan dengan itu.

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lain dalam bentuk giro, *interbank call money* dan deposito berjangka.

Simpanan dari nasabah dan bank lain diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan nasabah dan bank lain dikurangkan dari jumlah simpanan yang diterima.

v. Pendapatan dan Beban Bunga

Pendapatan dan beban bunga diakui dalam laba rugi menggunakan metode suku bunga efektif. Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran dan penerimaan kas di masa datang selama perkiraan umur dari aset keuangan atau liabilitas keuangan (atau, jika lebih tepat, digunakan periode yang lebih singkat) untuk memperoleh nilai tercatat dari aset keuangan atau liabilitas keuangan. Pada saat menghitung suku bunga efektif, Bank mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian kredit di masa mendatang.

Perhitungan suku bunga efektif mencakup biaya transaksi dan seluruh imbalan/provisi dan bentuk lain yang dibayarkan atau diterima yang merupakan bagian tak terpisahkan dari suku bunga efektif.

Jika aset keuangan atau nilai kelompok aset keuangan serupa telah diturunkan sebagai akibat kerugian penurunan nilai, maka pendapatan bunga yang diperoleh setelahnya diakui berdasarkan suku bunga yang digunakan untuk mendiskonto arus kas masa datang dalam menghitung kerugian penurunan nilai.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

u. Deposits from Customers and Other Banks

Deposits from customers are the funds placed by customers (excluding banks) to the Bank based on fund deposit agreements. Included in this account are current accounts, saving deposits, time deposits, certificates of deposits and other forms which are similar.

Deposits from other banks represent liabilities to other bank, in the form of current accounts, interbank call money and time deposits.

Deposits from customers and other banks are classified as financial liabilities at amortized cost. Incremental costs directly attributable to the acquisition of deposit from customers and other banks are deducted from the amount of deposits.

v. Interest Income and Expenses

Interest income and expenses are recognized in profit or loss using the effective interest method. The effective interest rate is the rate that exactly discounts the estimated future cash payments and receipts through the expected life of the financial asset or liability (or, where appropriate, a shorter period) to the carrying amount of the financial asset or liability. When calculating the effective interest rate, the Bank estimates future cash flows considering all contractual terms of the financial instrument but not future credit losses.

The calculation of the effective interest rate includes transaction costs and all fees and points paid or received that are an integral part of the effective interest rate.

If a financial asset or group of similar financial assets' value has diminished as a result of impairment losses, interest income subsequently obtained is recognized based on the interest rate used to discount future cash flows in calculating impairment losses.

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w. Provisi dan Komisi

Pendapatan provisi dan komisi yang berkaitan langsung dengan kegiatan perkreditan, atau pendapatan provisi dan komisi yang berhubungan dengan jangka waktu tertentu yang jumlahnya signifikan, diamortisasi sesuai dengan jangka waktu kontrak menggunakan metode suku bunga efektif dan diklasifikasikan sebagai bagian dari pendapatan bunga pada laporan laba rugi dan penghasilan komprehensif lain. Pendapatan ini mencakup provisi dan komisi.

Provisi dan komisi yang tidak berkaitan langsung dengan kegiatan perkreditan atau jangka waktu tertentu yang jumlahnya signifikan, diamortisasi menggunakan metode garis lurus sesuai dengan jangka waktu transaksi yang bersangkutan. Sedangkan provisi dan komisi yang tidak signifikan diakui pada saat transaksi sebagai bagian dari provisi dan komisi selain kredit. Provisi dan komisi ini meliputi pendapatan terkait dengan penerbitan bank garansi dan pendapatan yang diakui pada saat jasa diberikan.

x. Perpajakan

Beban pajak kini ditentukan berdasarkan estimasi penghasilan kena pajak untuk tahun yang bersangkutan dan dihitung menggunakan tarif pajak yang berlaku.

Dalam menentukan jumlah pajak kini dan tangguhan, Bank memperhitungkan dampak atas posisi pajak yang tidak pasti dan tambahan pajak serta penalti. Hal ini termasuk juga melakukan evaluasi terhadap surat ketetapan pajak yang diterima dari kantor pajak.

Aset dan liabilitas pajak tangguhan diakui atas perbedaan temporer antara aset dan liabilitas untuk tujuan komersial dan untuk tujuan perpajakan setiap tanggal pelaporan.

Liabilitas pajak tangguhan diakui atas semua perbedaan temporer kena pajak. Aset pajak tangguhan diakui atas semua perbedaan temporer yang dapat dikurangkan dan saldo rugi pajak yang belum digunakan, apabila besar kemungkinannya bahwa jumlah laba fiskal di masa datang akan memadai untuk dikompensasi dengan perbedaan temporer yang dapat dikurangkan dan saldo rugi fiskal yang belum digunakan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

w. Fees and Commission

Fees and commission directly related to lending activities, or significant fees and commission income which relate to a specific period, are amortized over the term of the contract using the effective interest rate method and classified as part of interest income in the statement of profit or loss and other comprehensive income. These fees includes the provision and commission.

Fees and commissions that are not directly related to either lending activities or specific time periods that significant, are amortized over the term of the contract using the straight line method. While fees and commissions that are not significant, recognized at the transaction date as part of fees and commission other than loans. These fees and commissions include fees from issuance of bank guarantee and other fees which recognized at the services are received.

x. Taxation

Current tax expense is provided based on the estimated taxable income for the year and calculated using the appropriate tax rate.

In determining the amount of current and deferred tax, the Bank takes into account the impact of uncertain tax positions and any additional taxes and penalties. This includes evaluation on tax assessment letters received from tax authorities.

Deferred tax assets and liabilities are recognized for temporary differences between the commercial and the tax bases of assets and liabilities at reporting date.

Deferred tax liabilities are recognized for all taxable temporary differences. Deferred tax assets are recognized for all deductible temporary differences and carry-forward balance of unused tax losses, to the extent that it is probable that future taxable income will be sufficient to be applied against the deductible temporary differences and unused tax losses can be utilized.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

x. Perpajakan (lanjutan)

Aset dan liabilitas pajak tangguhan dihitung dengan menggunakan tarif pajak (dan peraturan pajak) yang berlaku atau yang secara substansial diberlakukan pada tahun dimana aset tersebut direalisasikan atau liabilitas tersebut diselesaikan. Perubahan nilai tercatat aset dan liabilitas pajak tangguhan yang disebabkan oleh perubahan tarif pajak dibebankan pada tahun berjalan, kecuali untuk transaksi-transaksi yang sebelumnya telah langsung dibebankan atau dikreditkan ke ekuitas.

Aset pajak tangguhan disajikan neto setelah dikurangi dengan liabilitas pajak tangguhan dalam laporan posisi keuangan. Pemanfaatan aset pajak tangguhan oleh Bank tergantung pada laba kena pajak di masa yang akan datang.

Koreksi terhadap liabilitas perpajakan dicatat pada saat diterimanya surat ketetapan, atau apabila diajukan permohonan keberatan atau banding, ketika hasil keberatan atau banding sudah ditetapkan.

y. Liabilitas Imbalan Kerja

Imbalan kerja jangka panjang dan imbalan pasca kerja, seperti pensiun, uang pisah, uang kompensasi dan hak-hak lainnya dihitung berdasarkan Peraturan Perusahaan dan termasuk sebagai program imbalan pasti.

Liabilitas imbalan kerja merupakan nilai kini liabilitas imbalan pasti pada tanggal laporan posisi keuangan dikurangi dengan nilai wajar aset program. Nilai kini liabilitas imbalan pasti dihitung oleh aktuaris independen dengan menggunakan metode *projected unit credit*.

Nilai kini liabilitas imbalan pasti ditentukan dengan mendiskontokan estimasi arus kas masa depan dengan menggunakan tingkat bunga obligasi pemerintah dalam mata uang Rupiah sesuai dengan mata uang dimana imbalan tersebut akan dibayarkan dan yang memiliki jangka waktu yang sama dengan liabilitas imbalan pensiun yang bersangkutan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

x. Taxation (continued)

Deferred tax assets and liabilities are measured at the tax rates (and tax laws) that are effective or substantially expected to apply to the year when the asset is realized or the liability is settled. Changes in the carrying amount of deferred tax assets and liabilities due to a change in tax rates are credited or charged to current year operations, except to the extent that they relate to items previously charged or credited to equity.

Deferred tax assets are presented net of deferred tax liabilities in the statement of financial position. The utilization of deferred tax assets recognized by the Bank is dependent upon future taxable profit.

Amendments to taxation obligations are recorded when an assessment is received or, if objected or appealed against, when the results of the objection or appeal have been determined.

y. Employee Benefits Liability

Long-term benefit and post-employment benefit liabilities, such as pension, severance, cash compensation and other rights are calculated based on the Company Regulation and classified as defined benefit program.

The employee benefit liability is the present value of the defined benefit obligation at the financial position date less the fair value of plan assets. The defined benefit obligation is calculated by independent actuaries using the projected unit credit method.

The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows using interest rates of government bonds that are denominated in the currency in which the benefit will be paid, and that have terms to maturity approximating the terms of the related pension liability.

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y. Liabilitas Imbalan Kerja (lanjutan)

Seluruh biaya jasa lalu diakui pada saat yang lebih dulu antara ketika amandemen/ kurtailmen terjadi atau ketika biaya restrukturisasi atau pemutusan hubungan kerja diakui. Sebagai akibatnya, biaya jasa lalu yang belum *vested* tidak lagi dapat ditangguhkan dan diakui selama periode *vesting* masa depan.

Bunga neto atas imbalan pasti neto merupakan komponen pendapatan bunga dari aset program, biaya bunga atas liabilitas imbalan pasti dan bunga atas dampak batas atas dari aset.

Pengukuran kembali liabilitas imbalan pasti neto terdiri atas:

- keuntungan dan kerugian aktuarial
- imbal hasil atas aset program, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas imbalan pasti neto
- setiap perubahan dampak batas atas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas imbalan pasti neto.

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek seperti upah, cuti jangka pendek, bonus dan imbalan non-moneter lainnya diakui selama periode jasa diberikan. Imbalan kerja jangka pendek dihitung sebesar jumlah yang tidak didiskontokan.

z. Informasi Segmen Operasi

Informasi segmen diungkapkan untuk memungkinkan pengguna laporan keuangan untuk mengevaluasi sifat dan dampak keuangan dari aktivitas bisnis yang mana Bank terlibat dalam lingkungan ekonomi dimana Bank beroperasi.

Bank menentukan dan menyajikan segmen operasi berdasarkan informasi yang secara internal diberikan kepada pengambil keputusan operasional. Pengambil keputusan operasional Bank adalah Direksi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

y. Employee Benefits Liability (continued)

All past service costs are recognized at the earlier of when the amendment/ curtailment occurs and when the related restructuring or termination costs are recognized. As a result, unvested past service costs can no longer be deferred and recognized over the future vesting period.

Net interest on the net defined benefit liabilities is the interest income component of plan assets, interest expense of defined benefit obligation and interest on the effect of asset ceiling.

Remeasurements of the net defined benefit obligation consists of:

- actuarial gains and losses
- return on plan assets, excluding amount included in net interest on the net defined benefit obligation
- any change in effect of the asset ceiling, excluding amount included in net interest on the net defined benefit obligation.

Short-term employee benefits

Short-term employee benefits such as wages, short-term compensated leaves, bonuses and other non-monetary benefits are recognized during the period when services are rendered. Short-term employee benefits are measured using undiscounted amounts.

z. Operating Segment Information

Segment information is disclosed to enable users of financial statement to evaluate the nature and financial effects of the business activities in which the Bank is involved in and the economic environment where the Bank operates.

The Bank determines and present operating segments based on the information that is internally provided to the chief operating decision maker. The Bank's chief operating decision maker is the Board of Directors.

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z. Informasi Segmen Operasi (lanjutan)

Segmen operasi adalah suatu komponen dari Bank:

- a. yang terlibat dalam aktivitas bisnis yang mana memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban terkait dengan transaksi dengan komponen lain dari Bank);
- b. hasil operasinya dikaji ulang secara regular oleh pengambil keputusan operasional untuk membuat keputusan tentang sumber daya yang dialokasikan pada segmen tersebut dan menilai kinerjanya; dan
- c. tersedia informasi keuangan yang dapat dipisahkan.

Informasi yang dilaporkan kepada pengambil keputusan operasional untuk tujuan alokasi sumber daya dan penilaian kinerjanya lebih difokuskan pada kategori masing-masing produk, yang mana serupa dengan segmen usaha yang dilaporkan pada periode-periode terdahulu.

aa. Provisi

Provisi diakui jika Bank memiliki liabilitas kini (baik bersifat hukum maupun bersifat konstruktif) yang akibat peristiwa masa lalu, besar kemungkinannya besar penyelesaian kewajiban tersebut mengakibatkan arus keluar sumber daya yang mengandung manfaat ekonomi dan estimasi yang andal mengenai jumlah kewajiban tersebut dapat dibuat.

Jumlah yang diakui sebagai provisi adalah hasil estimasi terbaik pengeluaran yang diperlukan untuk menyelesaikan kewajiban kini pada tanggal pelaporan, dengan mempertimbangkan risiko dan ketidakpastian terkait kewajiban tersebut. Ketika provisi diukur menggunakan estimasi arus kas untuk menyelesaikan kewajiban kini, maka nilai tercatat provisi adalah nilai kini arus kas tersebut.

Jika sebagian atau seluruh pengeluaran untuk menyelesaikan provisi diganti oleh pihak ketiga, maka penggantian itu diakui hanya pada saat timbul keyakinan bahwa penggantian pasti akan diterima dan jumlah penggantian dapat diukur dengan andal.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

z. Operating Segment Information (continued)

An operating segment is a component of the Bank:

- a. that engages in business activities from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions with other components of the Bank);
- b. whose operating results are reviewed regularly by the Bank's chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performance; and
- c. for which discrete financial information is available.

Information reported to chief operating decision maker to allocate resource and its performance evaluation are focused on each product category, similar to the operating segment reported in prior periods.

aa. Provisions

Provisions are recognized when the Bank has a present obligation (legal or constructive) where, as a result of a past event, it is probable that the settlement of obligation cause an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

Provision recognized at the best estimation of expenditure required to settle the present liabilities at the reporting date, after determining the risk and uncertainty of such liabilities. When provision measured using cash flow estimation to settle the present liabilities, then the carrying value of the provision is the present value of cash flows.

If some or entire expenditure to settle the provision are reimbursed by third party, then the reimbursement are recognized only if there is assurance that such reimbursement will be certainly received and the amount can be measured reliably.

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ab. Biaya emisi saham

Biaya emisi saham yang terjadi sehubungan dengan penawaran saham umum kepada masyarakat dikurangkan langsung dari hasil emisi dan disajikan sebagai pengurang pada akun "Tambahan Modal Disetor - Neto", sebagai bagian dari Ekuitas pada laporan posisi keuangan.

ac. Laba per lembar saham

Laba per saham dasar dihitung dengan membagi laba tahun berjalan dengan rata-rata tertimbang jumlah saham biasa yang ditempatkan dan disetor penuh selama tahun yang bersangkutan.

ad. Perubahan kebijakan akuntansi dan pengungkapan

Bank telah menerapkan standar akuntansi berikut pada tanggal 1 Januari 2024 yang dianggap relevan:

- Nomenklatur Standar Akuntansi Keuangan

Standar ini mengatur penomoran baru untuk standar akuntansi keuangan yang berlaku di Indonesia yang diterbitkan oleh DSAK IAI.

- Amandemen PSAK No. 116: Liabilitas Sewa dalam Jual Beli dan Sewa-balik

Amandemen PSAK No. 116 Sewa menetapkan persyaratan yang digunakan penjual-penyewa dalam mengukur kewajiban sewa yang timbul dalam transaksi jual beli dan sewa-balik, untuk memastikan penjual-penyewa tidak mengakui jumlah setiap keuntungan atau kerugian yang terkait dengan hak guna yang dipertahankan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

ab. Shares issuance costs

Shares issuance costs related to the public offering of shares are deducted from the proceeds and presented as a deduction from the "Additional Paid-in-Capital - Net" account, under Equity section in the statement of financial position.

ac. Earnings per share

Earnings per share is computed by dividing income for the year with the weighted average number of outstanding issued are fully paid-up common shares during the year.

ad. Change in accounting policies and disclosures

The Bank adopted the following accounting standards, which are considered relevant, starting on January 1, 2024:

- Financial Accounting Standards Nomenclature

This standard regulates the new numbering for financial accounting standards applicable in Indonesia issued by DSAK IAI.

- Amendment of PSAK No. 116: Lease Liability in a Sale and Leaseback

The amendment to PSAK No. 116 Leases specifies the requirements that a seller-lessee uses in measuring the lease liability arising in a sale and leaseback transaction, to ensure the seller-lessee does not recognise any amount of the gain or loss that relates to the right of use it retains.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ad. Perubahan kebijakan akuntansi dan pengungkapan (lanjutan)

Bank telah menerapkan standar akuntansi berikut pada tanggal 1 Januari 2024 yang dianggap relevan: (lanjutan)

- Amandemen PSAK No. 207 dan PSAK No. 107: Pengaturan Pembiayaan Pemasok

Amandemen PSAK No. 207 dan PSAK No. 107 mengklarifikasi karakteristik pengaturan pembiayaan pemasok dan mensyaratkan pengungkapan tambahan atas pengaturan pembiayaan pemasok tersebut. Persyaratan pengungkapan dalam amandemen ini dimaksudkan untuk membantu pengguna laporan keuangan dalam memahami dampak pengaturan pembiayaan pemasok terhadap liabilitas, arus kas, dan eksposur terhadap risiko likuiditas suatu entitas.

Bank telah menganalisa penerapan standar akuntansi tersebut di atas dan penerapan tersebut tidak memiliki pengaruh yang signifikan terhadap laporan keuangan.

3. PERTIMBANGAN, ESTIMASI, DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN

Pertimbangan yang signifikan

Penyusunan laporan keuangan Bank mengharuskan manajemen untuk membuat pertimbangan, estimasi dan asumsi yang mempengaruhi jumlah yang dilaporkan dari pendapatan, beban, aset dan liabilitas, dan pengungkapan atas liabilitas kontinjensi, pada akhir periode pelaporan. Ketidakpastian mengenai asumsi dan estimasi tersebut dapat mengakibatkan penyesuaian material terhadap nilai tercatat aset dan liabilitas dalam periode pelaporan berikutnya.

Usaha yang berkelanjutan

Manajemen Bank telah melakukan penilaian atas kemampuan Bank untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Bank memiliki sumber daya untuk melanjutkan usahanya di masa mendatang. Selain itu, manajemen Bank tidak mengetahui adanya ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Bank untuk melanjutkan usahanya. Oleh karena itu, laporan keuangan telah disusun atas dasar usaha yang berkelanjutan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

ad. Change in accounting policies and disclosures (continued)

The Bank adopted the following accounting standards, which are considered relevant, starting on January 1, 2024: (continued)

- Amendment of PSAK No. 207 and PSAK No. 107: Supplier Finance Arrangements

The amendments to PSAK No. 207 and PSAK No. 107 clarify the characteristics of supplier finance arrangements and require additional disclosure of such arrangements. The disclosure requirements in the amendments are intended to assist users of financial statements in understanding the effects of supplier finance arrangements on an entity's liabilities, cash flows and exposure to liquidity risk.

The Bank has assessed that the adoption of the above-mentioned accounting standards do not have significant impact to the financial statements.

3. SIGNIFICANT ACCOUNTING JUDGMENT, ESTIMATES AND ASSUMPTIONS

Significant judgments

The preparation of the Bank's financial statements requires management to make judgments, estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities, and the disclosure of contingent liabilities, at the end of the reporting period. Uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amounts of the asset and liability affected in future periods.

Going concern

The Bank's management has made an assessment of the Bank's ability to continue as a going concern and is satisfied that the Bank has the resources to continue its business for the foreseeable future. Furthermore, the management is not aware of any material uncertainties that may cast significant doubt to the Bank's ability to continue as a going concern. Therefore, the financial statements continues to be prepared on the going concern basis.

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3. PERTIMBANGAN, ESTIMASI, DAN ASUMSI
AKUNTANSI YANG SIGNIFIKAN (lanjutan)

Pertimbangan yang signifikan (lanjutan)

Klasifikasi aset dan liabilitas keuangan

Bank telah menetapkan klasifikasi aset dan liabilitas tertentu sebagai aset keuangan dan liabilitas keuangan dengan mempertimbangkan apakah definisi yang ditetapkan PSAK No. 109 telah dipenuhi. Dengan demikian, aset dan liabilitas keuangan diakui sesuai dengan kebijakan akuntansi Bank seperti diungkapkan pada Catatan 2.

Penilaian instrumen keuangan

Pengukuran nilai wajar Bank dibahas di Catatan 41.

Dalam menentukan nilai wajar atas aset keuangan dan liabilitas keuangan dimana tidak terdapat harga pasar yang dapat diobservasi, Bank harus menggunakan teknik penilaian seperti dijelaskan pada Catatan 41. Untuk instrumen keuangan yang jarang diperdagangkan dan tidak memiliki harga yang transparan, nilai wajarnya menjadi kurang obyektif dan karenanya, membutuhkan tingkat pertimbangan yang beragam, tergantung pada likuiditas, konsentrasi, ketidakpastian faktor pasar, asumsi penentuan harga, dan risiko lainnya yang mempengaruhi instrumen tertentu.

Bila nilai wajar aset keuangan dan liabilitas keuangan yang tercatat pada laporan posisi keuangan tidak tersedia di pasar aktif, nilainya ditentukan dengan menggunakan berbagai teknik penilaian termasuk penggunaan model matematika. Masukan (*input*) untuk model ini berasal dari data pasar yang bisa diamati sepanjang data tersebut tersedia. Bila data pasar yang bisa diamati tersebut tidak tersedia, pertimbangan manajemen diperlukan untuk menentukan nilai wajar.

Pertimbangan manajemen tersebut mencakup pertimbangan likuiditas dan masukan model seperti volatilitas untuk transaksi derivatif yang berjangka waktu panjang dan tingkat diskonto, tingkat pelunasan dipercepat dan asumsi tingkat gagal bayar.

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3. SIGNIFICANT ACCOUNTING JUDGMENT,
ESTIMATES AND ASSUMPTIONS (continued)

Significant judgments (continued)

Classification of financial assets and liabilities

The Bank has determined the classification of certain assets and liabilities as financial assets and financial liabilities by considering whether the definitions set at PSAK No. 109 have been met. Accordingly, the financial assets and liabilities are accounted for in accordance with the Bank's accounting policies disclosed in Note 2.

Valuation of financial instruments

The Bank's fair value measurements is discussed in Note 41.

In determining the fair value for financial assets and liabilities for which there is no observable market price, the Bank should use the valuation techniques as described in Note 41. For financial instruments that are trade infrequently and have little price transparency, fair value is less objective, and requires varying degrees of judgment depending on liquidity, concentration, uncertainty of market factors, pricing assumptions and other risks affecting the specific instrument.

When the fair values of financial assets and financial liabilities recorded on the statement of financial position cannot be derived from active markets, they are determined using a variety of valuation techniques that include the use of mathematical models. The inputs to these models are derived from observable market data where possible. But when observable market data are not available, management's judgment is required to establish fair values.

The management's judgments include considerations of liquidity and model inputs such as volatility for long-term derivatives and discount rates, early payment rates and default rate assumptions.

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3. PERTIMBANGAN, ESTIMASI, DAN ASUMSI
AKUNTANSI YANG SIGNIFIKAN (lanjutan)

Pertimbangan yang signifikan (lanjutan)

Penilaian instrumen keuangan (lanjutan)

Bank menyajikan nilai wajar atas instrumen keuangan berdasarkan hirarki nilai wajar sebagai berikut:

1. Level 1 - harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik;
2. Level 2 - teknik penilaian di mana tingkat level *input* terendah yang signifikan terhadap pengukuran nilai wajar dapat diobservasi baik secara langsung atau tidak langsung; dan
3. Level 3 - teknik penilaian di mana tingkat level *input* terendah yang signifikan terhadap pengukuran nilai wajar tidak dapat diobservasi baik secara langsung atau tidak langsung.

Tujuan dari teknik penilaian adalah penentuan nilai wajar yang mencerminkan harga dari instrumen keuangan pada tanggal pelaporan yang akan ditentukan oleh para partisipan di pasar dalam suatu transaksi yang wajar.

Penurunan nilai instrumen keuangan

Bank menelaah aset keuangan mereka pada nilai wajar melalui penghasilan komprehensif lain dan aset keuangan pada biaya diamortisasi berdasarkan PSAK No. 109 yang mengharuskan untuk mengakui kerugian kredit ekspektasian pada setiap tanggal pelaporan untuk mencerminkan perubahan risiko kredit dari aset keuangan tidak pada nilai wajar melalui laba rugi. PSAK No. 109 menggabungkan informasi *forward-looking* dan historis, terkini dan yang diperkirakan ke dalam estimasi kerugian kredit ekspektasian.

Estimasi-estimasi ini didasarkan pada asumsi-asumsi tentang sejumlah faktor dan hasil aktual yang mungkin berbeda, yang tercermin dalam perubahan di masa mendatang atas penyisihan penurunan nilai tersebut.

Nilai tercatat instrumen keuangan serta cadangan kerugian penurunan nilai diungkapkan dalam Catatan 6, 7, 8, 10, 12, 13, dan 25.

3. SIGNIFICANT ACCOUNTING JUDGMENT,
ESTIMATES AND ASSUMPTIONS (continued)

Significant judgments (continued)

Valuation of financial instruments (continued)

The Bank present the fair value of financial instruments based on the following fair value hierarchy:

1. Level 1 - quoted (unadjusted) market prices in active markets for identical assets or liabilities;
2. Level 2 - valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable; and
3. Level 3 - valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly unobservable.

The objective of valuation techniques is to arrive at a fair value determination that reflects the price of the financial instrument at the reporting date that would have been determined by market participants acting at arm's length.

Impairment losses on financial instruments

The Bank reviews their financial assets at fair value through other comprehensive income and financial assets at amortized cost under PSAK No. 109 which required to recognize the expected credit loss at each reporting date to reflect changes in credit risk of the financial assets not at fair value through profit or loss. PSAK No. 109 incorporates forward-looking and historical, current and forecasted information into expected credit loss estimation.

These estimates are based on assumptions about a number of factors and actual results may differ, as reflected in changes in the future provision for impairment losses.

The carrying value of financial instruments and allowance for impairment losses are disclosed in Notes 6, 7, 8, 10, 12, 13, and 25.

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3. PERTIMBANGAN, ESTIMASI, DAN ASUMSI
AKUNTANSI YANG SIGNIFIKAN (lanjutan)

Estimasi dan asumsi akuntansi yang signifikan
(lanjutan)

Perkiraan masa manfaat dari aset tetap

Bank melakukan penelaahan secara tahunan mengenai taksiran masa manfaat dari aset tetap berdasarkan penggunaan yang diharapkan seperti yang disebutkan pada rencana bisnis dan strategi yang juga mempertimbangkan perkembangan teknologi masa depan dan perilaku pasar. Ada kemungkinan bahwa hasil operasi masa depan dapat secara material terpengaruh oleh perubahan perkiraan ini yang disebabkan oleh perubahan dalam faktor-faktor yang disebutkan. Penurunan estimasi masa manfaat aset tetap akan meningkatkan beban penyusutan yang dicatat dan menurunkan aset tetap. Taksiran masa manfaat dari aset tetap diungkapkan dalam Catatan 2.

Nilai tercatat aset tetap diungkapkan dalam Catatan 16.

Menentukan jangka waktu kontrak dengan opsi perpanjangan dan penghentian kontrak - Bank sebagai lessee

Bank menentukan jangka waktu sewa sebagai jangka waktu sewa yang tidak dapat dibatalkan, bersama dengan periode yang dicakup oleh opsi untuk memperpanjang masa sewa jika dipastikan akan dilaksanakan, atau periode apa pun yang dicakup oleh opsi untuk menghentikan sewa, jika cukup wajar untuk tidak dilakukan.

Bank memiliki beberapa kontrak sewa yang mencakup opsi perpanjangan dan penghentian jangka waktu sewa. Bank menerapkan penilaian dalam mengevaluasi apakah dapat dipastikan jika akan menggunakan opsi untuk memperpanjang atau menghentikan sewa. Hal tersebut dilakukan dengan mempertimbangkan seluruh fakta dan keadaan yang relevan yang memberikan insentif ekonomi untuk melakukan perpanjangan atau penghentian sewa. Setelah tanggal dimulainya, Bank menilai kembali masa sewa, jika terdapat peristiwa atau perubahan signifikan dalam keadaan yang berada dalam kendali dan mempengaruhi apakah lessee cukup pasti untuk mengeksekusi opsi memperpanjang atau menghentikan sewa.

3. SIGNIFICANT ACCOUNTING JUDGMENT,
ESTIMATES AND ASSUMPTIONS (continued)

Significant accounting estimates and assumptions (continued)

Estimated useful lives of fixed assets

The Bank reviews on an annual basis the estimated useful lives of fixed assets based on expected utilization as anchored on business plans and strategies that also consider expected future technological developments and market behavior. It is possible that future results of operations could be materially affected by changes in these estimates brought about by changes in the factors mentioned. A reduction in the estimated useful lives of fixed assets would increase the recorded depreciation expense and decrease fixed assets. The estimated useful lives of fixed assets are disclosed in Note 2.

The carrying values of fixed assets are disclosed in Note 16.

Determine the term of the contract with the option to extend and terminate the contract - the Bank is the lessee

The Bank determines the lease term as the term of the lease that non-cancellable, along with the period covered by the option to extend the lease if it is certain to be exercised, or any period covered by the option to terminate the lease, if it is reasonably reasonable not to do so.

The Bank has several lease contracts which include an option to extend and terminate the lease term. The Bank applies its judgment in evaluating whether it can be ascertained if it will exercise the option to extend or terminate the lease. This is done by considering all relevant facts and circumstances that provide economic incentives to extend or terminate the lease. After the commencement date, the Bank reassesses the lease term, if there is a significant event or change in circumstances which is under its control and affects whether the lessee is certain enough to exercise the option to extend or terminate the lease.

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3. PERTIMBANGAN, ESTIMASI, DAN ASUMSI
AKUNTANSI YANG SIGNIFIKAN (lanjutan)

Estimasi dan asumsi akuntansi yang signifikan
(lanjutan)

Pengakuan aset pajak tangguhan

Aset pajak tangguhan diakui untuk seluruh rugi fiskal dan perbedaan temporer sepanjang besar kemungkinan bahwa penghasilan kena pajak akan tersedia sehingga kerugian dapat dimanfaatkan. Pertimbangan manajemen yang signifikan juga diperlukan untuk menentukan jumlah dari aset pajak tangguhan yang dapat diakui, berdasarkan saat penggunaan dan tingkat penghasilan kena pajak serta strategi perencanaan pajak masa depan.

Pengakuan aset pajak tangguhan diungkapkan dalam Catatan 22.

Nilai kini liabilitas imbalan kerja

Liabilitas imbalan kerja ditentukan menggunakan penilaian aktuarial. Penilaian aktuarial melibatkan pembuatan asumsi mengenai tingkat diskonto, tingkat pengembalian dari aset yang diharapkan, peningkatan gaji di masa depan, tingkat kematian dan peningkatan jumlah pensiun di masa depan. Karena sifat jangka panjang rencana-rencana ini, estimasi memiliki ketidakpastian yang signifikan.

Detail dari asumsi yang digunakan dalam perhitungan dan nilai kini dari liabilitas imbalan kerja diungkapkan dalam Catatan 23.

3. SIGNIFICANT ACCOUNTING JUDGMENT,
ESTIMATES AND ASSUMPTIONS (continued)

Significant accounting estimates and
assumptions (continued)

Recognition of deferred tax assets

Deferred tax assets are recognized for all unused tax losses and temporary differences to the extent that it is probable that taxable profit will be available against which the losses can be utilized. Significant management judgment is required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing and level of future taxable profits together with future tax planning strategies.

The recognized deferred tax assets is disclosed in Note 22.

Present value of employee benefit liabilities

The employee benefit liabilities is determined using actuarial valuations. The actuarial valuation involves making assumptions about discount rates, expected rates of return on assets, future salary increases, mortality rates and future pension increases. Due to the long term nature of these plans, such estimates are subject to significant uncertainty.

The details of the assumptions used in the calculation and present value of employee benefit liabilities is disclosed in Note 23.

4. KAS

Kas terdiri dari:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Rupiah	122.269	66.797
Mata uang asing		
Dolar Amerika Serikat	15.225	2.694
Dolar Singapura	679	1.379
Yen Jepang	120	236
Euro Eropa	317	153
Dolar Australia	62	61
Dolar Hong Kong	33	71
Renminbi China	143	172
Pound Sterling Inggris	27	-
	16.606	4.766
Total	138.875	71.563

4. CASH

Cash consists of the following:

Rupiah
Foreign currencies
United States Dollar
Singapore Dollar
Japanese Yen
European Euro
Australian Dollar
Hong Kong Dollar
Chinese Renminbi
Great Britain Pound Sterling

Total

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5. GIRO PADA BANK INDONESIA

	31 Desember/ December 31, 2024
Rupiah	1.093.020
Dolar Amerika Serikat	109.986
Total	1.203.006

5. CURRENT ACCOUNTS WITH BANK INDONESIA

	31 Desember/ December 31, 2023	
	1.547.584	Rupiah
	52.421	United States Dollar
Total	1.600.005	Total

6. GIRO PADA BANK LAIN

	31 Desember/ December 31, 2024
Pihak ketiga	
Rupiah	
PT Bank Central Asia Tbk	63.118
PT Bank Mandiri (Persero) Tbk	761
PT Bank Negara Indonesia (Persero) Tbk	175
Lain-lain	7
	64.061

6. CURRENT ACCOUNTS WITH OTHER BANKS

	31 Desember/ December 31, 2023	
		Third parties
		Rupiah
	70.483	PT Bank Central Asia Tbk
	100	PT Bank Mandiri (Persero) Tbk
	230	PT Bank Negara Indonesia (Persero) Tbk
	6	Others
	70.819	

Pihak ketiga	
Mata uang asing	
Dolar Amerika Serikat	
PT Bank Negara Indonesia (Persero) Tbk	40.363
PT Bank Central Asia Tbk	24.422
PT Bank Rakyat Indonesia (Persero) Tbk	12.117
PT Bank Mandiri (Persero) Tbk	9.967
PT Bank Danamon Indonesia Tbk	181
PT Bank DBS Indonesia	7
Dolar Singapura	
DBS Bank Ltd, Singapura	454
Yen Jepang	
PT Bank Negara Indonesia (Persero) Tbk	1.143
Pound Sterling Inggris	
PT Bank Negara Indonesia (Persero) Tbk	1.145
Dolar Australia	
PT Bank ANZ Indonesia	-
PT Bank Central Asia Tbk	9.263
Dolar Hong Kong	
PT Bank Negara Indonesia (Persero) Tbk	1.446
Euro Eropa	
PT Bank Negara Indonesia (Persero) Tbk	1.385
Renminbi China	
PT Bank Mandiri (Persero) Tbk	409

		Third parties
		Foreign currencies
		United States Dollar
	47.463	PT Bank Negara Indonesia (Persero) Tbk
	30.706	PT Bank Central Asia Tbk
	15.373	PT Bank Rakyat Indonesia (Persero) Tbk
	8.469	PT Bank Mandiri (Persero) Tbk
	28	PT Bank Danamon Indonesia Tbk
	7	PT Bank DBS Indonesia
		Singapore Dollar
	221	DBS Bank Ltd, Singapore
		Japanese Yen
	1.396	PT Bank Negara Indonesia (Persero) Tbk
		Great Britain Pound Sterling
	167	PT Bank Negara Indonesia (Persero) Tbk
		Australian Dollar
	804	PT Bank ANZ Indonesia
	-	PT Bank Central Asia Tbk
		Hong Kong Dollar
	368	PT Bank Negara Indonesia (Persero) Tbk
		European Euro
	2.650	PT Bank Negara Indonesia (Persero) Tbk
		Chinese Renminbi
	429	PT Bank Mandiri (Persero) Tbk

Total	166.363	178.900
Cadangan kerugian penurunan nilai	(5)	(7)
Neto	166.358	178.893

Total
Allowance for impairment losses
Net

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6. GIRO PADA BANK LAIN (lanjutan)

Mutasi nilai tercatat giro pada bank lain dengan klasifikasi biaya perolehan diamortisasi (semua giro pada bank lain dengan klasifikasi biaya perolehan diamortisasi adalah stage 1) adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2024	2023
Saldo awal	178.900	177.185
Aset keuangan yang baru dibeli	166.567	357.978
Aset keuangan yang dihentikan pengakuannya	(202.536)	(362.582)
Selisih kurs dan perubahan lain	23.432	6.319
Saldo akhir	166.363	178.900

Mutasi cadangan kerugian penurunan nilai giro pada bank lain dengan klasifikasi biaya perolehan diamortisasi (semua giro pada bank lain dengan klasifikasi biaya perolehan diamortisasi adalah stage 1) adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2024	2023
Saldo awal	7	6
Aset keuangan yang (dihentikan pengakuannya) baru dibeli	(2)	1
Saldo akhir	5	7

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai giro pada bank lain telah memadai pada tanggal-tanggal 31 Desember 2024 dan 2023.

Pada tanggal-tanggal 31 Desember 2024 dan 2023, tidak terdapat giro pada bank lain yang dijadikan agunan oleh Bank.

Tingkat suku bunga rata-rata per tahun giro pada bank lain adalah sebagai berikut:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Rupiah	0,35%	0,61%
Dolar Amerika Serikat	0,94%	0,94%
Dolar Singapura	0,00%	0,00%
Dolar Australia	0,00%	0,00%
Yen Jepang	0,00%	0,00%
Euro Eropa	0,00%	0,00%
Pound Sterling Inggris	0,00%	0,00%
Dolar Hong Kong	0,00%	0,00%
Renminbi China	1,35%	1,35%

6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)

Movement of the carrying value of current accounts with other banks classified as amortized cost (all current accounts with other banks classified as amortized cost are stage 1) are as follows:

Beginning balance
New financial assets purchased
Financial assets derecognized
Foreign exchange and other movements
Ending balance

Movement of the allowance for impairment losses of current accounts with other banks classified as amortized cost (all current accounts with other banks classified as amortized cost are stage 1) are as follows:

Beginning balance
Financial assets (derecognized) newly purchased
Ending balance

Management believes that the amount of allowance for impairment losses on current accounts with other banks is adequate as of December 31, 2024 and 2023.

As of December 31, 2024 and 2023, there were no current accounts with other banks which were pledged as collateral by the Bank.

The average interest rates of current accounts with other banks per annum were as follows:

Rupiah
United States Dollar
Singapore Dollar
Australian Dollar
Japanese Yen
European Euro
Great Britain Pound Sterling
Hong Kong Dollar
China Renminbi

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7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

Rincian penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Pihak ketiga		
Rupiah		
Fasilitas Simpanan		
Bank Indonesia (FASBI)	799.883	1.134.835
Deposito		-
PT BPR Artatama Sejahtera	2.071	-
Call Money		
PT Bank Syariah Indonesia Tbk	250.000	250.000
PT Bank Artha Graha Internasional Tbk	200.000	300.000
PT Bank Capital Indonesia Tbk	150.000	200.000
PT Bank Pembangunan Daerah Sulawesi Tenggara	100.000	100.000
PT Bank Pembangunan Daerah Sulawesi Selatan	100.000	80.000
PT Bank DKI	100.000	-
PT Bank Raya Indonesia Tbk	50.000	-
PT Bank Pembangunan Daerah Jambi	50.000	-
PT Bank Mega Syariah	-	200.000
PT Bank Nationalnobu Tbk	-	100.000
PT Bank MNC Internasional Tbk	-	100.000
PT Bank Pembangunan Daerah Maluku dan Maluku Utara	-	100.000
PT Bank Victoria International Tbk	-	100.000
	1.801.954	2.664.835
Mata uang asing		
Dolar Amerika Serikat		
Term Deposit BI	547.299	508.327
Total	2.349.253	3.173.162
Cadangan kerugian penurunan nilai	(312)	(677)
Neto	2.348.941	3.172.485

Jangka waktu penempatan pada Bank Indonesia dan bank lain adalah kurang dari 1 bulan.

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

The details of placements with Bank Indonesia and other banks are as follows:

Third parties	
Rupiah	
Deposit facility	
Bank Indonesia (FASBI)	1.134.835
Time Deposits	-
PT BPR Artatama Sejahtera	-
Call Money	
PT Bank Syariah Indonesia Tbk	250.000
PT Bank Artha Graha Internasional Tbk	300.000
PT Bank Capital Indonesia Tbk	200.000
PT Bank Pembangunan Daerah Sulawesi Tenggara	100.000
PT Bank Pembangunan Daerah Sulawesi Selatan	80.000
PT Bank DKI	-
PT Bank Raya Indonesia Tbk	-
PT Bank Pembangunan Daerah Jambi	-
PT Bank Mega Syariah	200.000
PT Bank Nationalnobu Tbk	100.000
PT Bank MNC Internasional Tbk	100.000
PT Bank Pembangunan Daerah Maluku and Maluku Utara	100.000
PT Bank Victoria International Tbk	100.000
	2.664.835
Foreign currencies	
United States Dollar	
Term Deposit BI	508.327
Total	3.173.162
Allowance for impairment losses	(677)
Net	3.172.485

The term of placements with Bank Indonesia and other banks are less than 1 month.

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7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

Tingkat suku bunga rata-rata per tahun penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Rupiah		
Call Money	6,33%	6,30%
Deposito	7,00%	-
Fasilitas Simpanan Bank Indonesia (FASBI)	5,25%	5,25%
Mata uang asing		
Dolar Amerika Serikat Term Deposit BI	4,53%	5,34%

Mutasi nilai tercatat penempatan pada Bank Indonesia dan bank lain dengan klasifikasi biaya perolehan diamortisasi (semua penempatan pada Bank Indonesia dan bank lain dengan klasifikasi biaya perolehan diamortisasi adalah stage 1) adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2024	2023
Saldo awal	3.173.162	2.840.755
Aset keuangan yang baru dibeli	2.349.068	3.172.439
Aset keuangan yang dihentikan pengakuannya	(3.173.402)	(2.840.998)
Selisih kurs dan perubahan lain	425	966
Saldo akhir	2.349.253	3.173.162

Mutasi cadangan kerugian penurunan nilai penempatan pada Bank Indonesia dan bank lain dengan klasifikasi biaya perolehan diamortisasi (semua penempatan pada Bank Indonesia dan bank lain dengan klasifikasi biaya perolehan diamortisasi adalah stage 1) adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2024	2023
Saldo awal	677	59
Aset keuangan yang baru dibeli	312	677
Aset keuangan yang dihentikan pengakuannya	(677)	(59)
Saldo akhir	312	677

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

The average interest rates of for placement with Bank Indonesia and other banks are as follows:

Rupiah	
Call Money	
Time deposits	
Bank Indonesia Deposit Facility (FASBI)	
Foreign currencies	
United States Dollar Term Deposit BI	

Movement of carrying value of placements with Bank Indonesia and other banks classified as amortized cost (all placements with Bank Indonesia and other banks classified as amortized cost are stage 1) are as follows:

Beginning balance	
New financial assets purchased	
Financial assets derecognized	
Foreign exchange and other movements	
Ending balance	

Movement of allowance for impairment losses of placements with Bank Indonesia and other banks classified as amortized cost (all placements with Bank Indonesia and other banks classified as amortized cost are stage 1) are as follows:

Beginning balance	
New financial assets purchased	
Financial assets derecognized	
Ending balance	

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7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai penempatan pada Bank Indonesia dan bank lain telah memadai pada tanggal-tanggal 31 Desember 2024 dan 2023.

Pada tanggal-tanggal 31 Desember 2024 dan 2023, tidak terdapat penempatan yang dijaminkan.

Informasi mengenai kualitas kredit dan sisa jangka waktu atas penempatan pada Bank Indonesia dan bank lain diungkapkan pada Catatan 40.

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

Management believes that the amount of allowance for impairment losses on placement with Bank Indonesia and other banks is adequate as of December 31, 2024 and 2023.

As of December 31, 2024 and 2023, there were no placements pledged as collateral.

Information with respect to credit quality and maturities placements with Bank Indonesia and other banks are disclosed in Note 40.

8. EFEK-EFEK

Efek-efek terdiri dari:

a. Berdasarkan jenis

8. MARKETABLE SECURITIES

Securities consist of:

a. By type

	31 Desember/ December 31, 2024		31 Desember/ December 31, 2023		
	Nilai nominal/ Nominal value	Nilai wajar/ Nilai tercatat/ Fair value/ Carrying value	Nilai nominal/ Nominal value	Nilai wajar/ Nilai tercatat/ Fair value/ Carrying value	
Biaya Perolehan diamortisasi					Amortized cost
Rupiah					Rupiah
Obligasi Korporasi	414.000	420.193	875.000	889.316	Corporate Bonds
Total - biaya perolehan diamortisasi	414.000	420.193	875.000	889.316	Total - amortized cost
Nilai wajar melalui penghasilan komprehensif lain					Fair value through other comprehensive income
Rupiah					Rupiah
Obligasi Pemerintah	1.239.018	1.296.410	932.769	1.009.649	Government Bonds
Obligasi Korporasi	2.214.769	2.213.026	2.051.319	2.046.485	Corporate Bonds
SRBI	2.260.000	2.217.514	200.000	196.133	SRBI
Mata uang asing					Foreign currency
Obligasi Pemerintah	144.082	132.717	76.708	65.479	Government Bonds
SVBI	96.570	96.282	-	-	SVBI
Total nilai wajar melalui penghasilan komprehensif lain	5.954.439	5.955.949	3.260.796	3.317.746	Total - fair value through other comprehensive income
Nilai wajar melalui laba rugi					Fair value through profit or loss
Rupiah					Rupiah
Obligasi Pemerintah	71.081	74.045	26.018	28.354	Government Bonds
Reksadana	82.049	92.659	100.000	107.011	Mutual Funds
Mata uang asing					Foreign currency
Obligasi Pemerintah	16.916	14.377	26.098	27.194	Government Bonds
Total - nilai wajar melalui laba rugi	170.046	181.081	152.116	162.559	Total - fair value through profit or loss
Total	6.538.485	6.557.223	4.287.912	4.369.621	Total
Dikurangi: cadangan kerugian penurunan nilai	-	(9)	-	(25)	Less: Allowance for impairment losses
Neto	6.538.485	6.557.214	4.287.912	4.369.596	Net

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8. EFEK-EFEK (lanjutan)

8. MARKETABLE SECURITIES (continued)

b. Berdasarkan golongan penerbit efek-efek korporasi dan reksadana

b. By corporate securities and mutual funds issuer

31 Desember 2024/December 31, 2024					
Nilai tercatat/Nilai wajar/ Carrying amount/Fair value					
	Biaya perolehan diamortisasi/ Amortized cost	Nilai wajar melalui penghasilan komprehensif lain/ Fair value through other comprehensive income	Nilai wajar melalui laba rugi/ Fair value through profit or loss	Jumlah/Total	
Rupiah					Rupiah
BUMN	415.002	1.526.528	-	1.941.530	State-owned enterprise
Bank	-	34.904	-	34.904	Banks
Lainnya	5.191	651.594	92.659	749.444	Others
Total	420.193	2.213.026	92.659	2.725.878	Total
31 Desember 2023/December 31, 2023					
Nilai tercatat/Nilai wajar/ Carrying amount/Fair value					
	Biaya perolehan diamortisasi/ Amortized cost	Nilai wajar melalui penghasilan komprehensif lain/ Fair value through other comprehensive income	Nilai wajar melalui laba rugi/ Fair value through profit or loss	Jumlah/Total	
Rupiah					Rupiah
BUMN	793.354	1.435.775	-	2.229.129	State-owned enterprise
Bank	50.000	10.006	-	60.006	Banks
Lainnya	45.962	600.704	107.011	753.677	Others
Total	889.316	2.046.485	107.011	3.042.812	Total

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8. EFEK-EFEK (lanjutan)

- c. Berdasarkan peringkat efek obligasi korporasi dan reksadana

Efek-efek korporasi berdasarkan peringkat dari PT Pemeringkat Efek Indonesia (PT Pefindo) dan PT Fitch Ratings Indonesia adalah sebagai berikut:

	Nilai tercatat/nilai wajar/ Carrying value/fair value	
	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Biaya perolehan diamortisasi		
idAAA	304.866	575.519
idAA	55.106	15.253
IdAA-	34.401	34.579
idAA+	25.820	168.754
AA	-	90.000
AAA	-	5.211
	420.193	889.316
Nilai wajar melalui laba rugi		
penghasilan komprehensif lain		
idAAA	1.268.983	984.576
idAA+	301.100	381.230
idA	270.328	274.055
idBB-	149.310	-
idAA	86.714	49.555
idA+	75.951	74.644
idAA-	50.634	55.076
idBBB	10.006	10.006
idCCC	-	137.959
AAA	-	49.698
AA	-	29.686
	2.213.026	2.046.485
Nilai wajar melalui laba rugi		
Tanpa peringkat *)	92.659	107.011

*) terdiri dari reksadana

8. MARKETABLE SECURITIES (continued)

- c. By corporate securities issuer and mutual funds ratings

Corporate securities based on ratings from PT Pemeringkat Efek Indonesia (PT Pefindo) and PT Fitch Ratings Indonesia are as follows:

Amortized cost
idAAA
idAA
idAA-
idAA+
AA
AAA
Fair value through
other comprehensive income
idAAA
idAA+
idA
idBB-
idAA
idA+
idAA-
idBBB
idCCC
AAA
AA
Fair value through
profit or loss
Non-rated *)

*) Consists of mutual funds

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8. EFEK-EFEK (lanjutan)

d. Berdasarkan obligasi pemerintah

8. MARKETABLE SECURITIES (continued)

d. Based on government bonds

			Nilai tercatat/Carrying value	
	Tanggal jatuh tempo/ Maturity date	Suku bunga/ Interest rate	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Suku bunga tetap/Fixed rate				
Nilai wajar melalui penghasilan komprehensif lain/ Fair value through other comprehensive income				
Rupiah				
FR 0052	15 Agustus 2030/August 15, 2030	10,50%	113.481	116.977
FR 0075	15 Mei 2038/May 15, 2038	7,50%	97.205	74.608
FR 0100	15 Februari 2043/February 15, 2043	6,625%	96.978	8.050
FR 0101	15 April 2029/April 15, 2029	6,875%	88.488	354.521
FR 0058	15 Juni 2032/June 15, 2032	8,25%	80.961	83.550
FR 0103	15 Juli 2035/July 15, 2035	6,75%	78.520	-
FR 0104	15 Juli 2030/July 15, 2030	6,50%	68.312	-
FR 0079	15 April 2039/April 15, 2039	8,38%	66.557	11.492
FR 0087	15 Februari 2031/February 15, 2031	6,50%	58.382	9.971
FR 0050	15 Juli 2038/July 15, 2038	10,50%	56.632	58.222
FR 0045	15 Mei 2037/May 15, 2037	9,75%	53.688	55.638
FR 0072	15 Mei 2036/May 15, 2036	8,25%	53.464	3.728
FR 0098	15 Juni 2038/June 15, 2038	7,125%	50.197	10.461
FR 0091	15 April 2032/April 15, 2032	6,375%	49.293	31.656
FR 0068	15 Maret 2034/March 15, 2034	8,375%	43.558	11.433
FR 0083	15 April 2040/April 15, 2040	7,50%	31.043	10.685
FR 0040	15 September 2025/September 15, 2025	11,00%	30.770	32.129
FR 0097	15 Juni 2043/June 15, 2043	7,125%	28.613	9.318
FR 0080	15 Juni 2035/June 15, 2035	7,50%	25.708	10.692
FR 0054	15 Juli 2031/July 15, 2031	9,50%	22.593	23.395
FR 0071	15 Maret 2029/March 15, 2029	9,00%	19.593	19.593
FR 0073	15 Mei 2031/May 15, 2031	8,75%	18.470	7.837
FR 0078	15 Mei 2029/May 15, 2029	8,25%	14.626	15.076
FR 0059	15 Mei 2027/May 15, 2027	7,00%	14.033	4.009
FR 0081	15 Mei 2025/May 15, 2025	6,50%	12.960	12.960
FR 0082	15 September 2030/September 15, 2030	7,00%	9.986	10.632
FR 0095	15 Agustus 2033/August 15, 2033	6,375%	9.461	9.741
FR 0093	15 Juli 2037/July 15, 2037	6,375%	2.838	2.922
FR 0096	15 Februari 2033/February 15, 2033	7,00%	-	10.353
			1.296.410	1.009.649
Suku bunga tetap/Fixed rate				
Nilai wajar melalui penghasilan komprehensif lain/ Fair value through other comprehensive income				
Mata uang asing/Foreign currency				
INDON31N	28 Juli 2031/July 28, 2031	2,15%	53.104	51.943
INDON35	12 Oktober 2035/October 12, 2035	8,50%	19.996	-
INDOIS34	2 Juli 2034/July 2, 2034	5,20%	15.956	-
INDON28	11 January 2028/January 11, 2028	4,55%	15.355	-
INDON34N	10 September 2034/September 10, 2034	4,75%	15.269	-
INDON30O	14 Februari 2030/February 14, 2030	2,85%	13.037	13.536
			132.717	65.479

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8. EFEK-EFEK (lanjutan)

d. Berdasarkan obligasi pemerintah (lanjutan)

8. MARKETABLE SECURITIES (continued)

d. Based on government bonds (continued)

	Tanggal jatuh tempo/ Maturity date	Suku bunga/ Interest rate	Nilai tercatat/Carrying value	
			31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Suku bunga tetap/Fixed rate				
Nilai wajar melalui laba rugi/ Fair value through profit or loss				
Rupiah				
FR 0074	15 Agustus 2032/August 15, 2032	7,50%	6.671	28
FR 0072	15 Mei 2036/May 15, 2036	8,25%	6.282	552
FR 0073	15 Mei 2031/May 15, 2031	8,75%	5.845	448
FR 0083	15 April 2040/April 15, 2040	7,50%	5.784	1.020
FR 0091	15 April 2032/April 15, 2032	6,375%	5.647	131
FR 0082	15 September 2030/September 15, 2030	7,00%	5.318	328
FR 0093	15 Juli 2037/July 15, 2037	6,375%	5.284	1.943
FR 0096	15 Februari 2033/February 15, 2033	7,00%	5.135	-
FR 0081	15 Juni 2025/June 15, 2025	6,50%	4.782	1.894
FR 0045	15 Mei 2037/May 15, 2037	9,75%	2.623	2.718
FR 0058	15 Juni 2032/June 15, 2032	8,25%	2.610	1.649
FR 0050	15 Juli 2038/July 15, 2038	10,50%	2.574	2.646
FR 0068	15 Maret 2034/March 15, 2034	8,375%	2.309	322
FR 0052	15 Agustus 2030/August 15, 2030	10,50%	1.943	2.363
FR 0080	15 Juni 2035/June 15, 2035	7,50%	1.923	321
FR 0078	15 Mei 2029/May 15, 2029	8,25%	1.619	1.885
ORI026T6	15 Oktober 2030/October 15, 2030	6,40%	1.151	-
FR 0071	15 Maret 2029/March 15, 2029	9,00%	1.143	1.197
FR 0054	15 Juli 2031/July 15, 2031	9,50%	1.133	1.173
FR 0087	15 Februari 2031/February 15, 2031	6,50%	1.092	442
FR 0103	15 Juli 2035/July 15, 2035	6,75%	1.040	-
FR 0101	15 April 2029/April 15, 2029	6,875%	616	813
FR 0098	15 Juni 2038/June 15, 2038	7,125%	477	486
FR 0095	15 Agustus 2028/August 15, 2028	6,375%	378	4.383
FR 0097	15 Juni 2043/June 15, 2043	7,125%	200	844
FR 0079	15 April 2039/April 15, 2039	8,375%	189	667
SR021T5	10 September 2029/September 10, 2029	6,45%	118	-
FR 0059	15 Mei 2027/May 15, 2027	7,00%	75	-
SR021T3	10 September 2027/September 10, 2027	6,35%	41	-
ORI026T3	15 Oktober 2027/October 15, 2027	6,30%	30	-
PBS032	15 Juli 2026/July 15, 2026	4,875%	13	-
FR 0100	15 Februari 2034/February 15, 2034	6,625%	-	101
			74.045	28.354
Suku bunga tetap/Fixed rate				
Nilai wajar melalui laba rugi/ Fair value through profit or loss				
Mata uang asing/Foreign currency				
INDON31N	28 Juli 2031/July 28, 2031	2,15%	13.011	12.986
INDON35	12 Oktober 2035/October 12, 2035	8,50%	1.260	14.208
INDON30O	14 Februari 2030/February 14, 2030	2,85%	106	-
			14.377	27.194
Total			1.517.549	1.130.676

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8. EFEK-EFEK (lanjutan)

- e. Berdasarkan tingkat suku bunga rata-rata per tahun

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Rupiah		
Obligasi Pemerintah	7,62%	7,95%
Obligasi Korporasi	7,51%	7,61%
SRBI	7,04%	5,75%
Dolar Amerika Serikat		
Obligasi Pemerintah	4,26%	4,20%
SVBI	4,74%	-

- f. Mutasi nilai tercatat dan cadangan kerugian penurunan nilai

Mutasi nilai tercatat efek-efek dengan klasifikasi biaya perolehan diamortisasi (semua efek-efek dengan klasifikasi biaya perolehan diamortisasi adalah *stage 1*) adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2024	2023
Saldo awal	889.316	1.545.117
Pengukuran kembali	(8.123)	(12.801)
Aset keuangan yang dihentikan pengakuannya	(461.000)	(643.000)
Saldo akhir	420.193	889.316

Mutasi cadangan kerugian penurunan nilai efek-efek dengan klasifikasi biaya perolehan diamortisasi (semua efek-efek dengan klasifikasi biaya perolehan diamortisasi adalah *stage 1*) adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2024	2023
Saldo awal	25	92
Pengukuran kembali	(5)	(49)
Aset keuangan yang dihentikan pengakuannya	(11)	(18)
Saldo akhir	9	25

8. MARKETABLE SECURITIES (continued)

- e. Based on average interest rate per annum

Rupiah
Government Bonds
Corporate Bonds
SRBI
United States Dollar
Government Bonds
SVBI

- f. Movement of carrying amount and allowance for impairment losses

Movement of carrying value of securities classified as amortized cost (all securities classified as amortized cost are *stage 1*) are as follows:

Movement of allowance of impairment losses of securities classified as amortized cost (all securities classified as amortized cost are *stage 1*) are as follows:

Beginning balance
Remeasurement
Financial assets derecognized
Ending balance

Beginning balance
Remeasurement
Financial assets derecognized
Ending balance

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8. EFEK-EFEK (lanjutan)

- f. Mutasi nilai tercatat dan cadangan kerugian penurunan nilai (lanjutan)

Mutasi nilai tercatat efek-efek dengan klasifikasi nilai wajar melalui penghasilan komprehensif lain adalah sebagai berikut:

8. MARKETABLE SECURITIES (continued)

- f. Movement of carrying amount and allowance for impairment losses (continued)

Movement of carrying value of securities classified as fair value through other comprehensive income are as follows:

31 Desember 2024/December 31, 2024

	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	3.179.787	137.959	-	3.317.746	Beginning balance
Pengalihan ke					Transfer to
Stage 1	-	-	-	-	Stage 1
Stage 2	-	-	-	-	Stage 2
Stage 3	-	-	-	-	Stage 3
Pengukuran kembali	80.147	11.350	-	91.497	Remeasurement
Aset keuangan baru yang dibeli	4.924.355	-	-	4.924.355	New financial assets purchased
Aset keuangan yang dihentikan pengakuannya	(2.384.775)	-	-	(2.384.775)	Financial assets derecognized
Selisih kurs dan perubahan lain pengakuannya	7.126	-	-	7.126	Foreign exchange and other movements
Saldo akhir	5.806.640	149.309	-	5.955.949	Ending balance

31 Desember 2023/December 31, 2023

	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	3.412.741	-	-	3.412.741	Beginning balance
Pengalihan ke					Transfer to
Stage 1	(150.659)	150.659	-	-	Stage 1
Stage 2	-	-	-	-	Stage 2
Stage 3	-	-	-	-	Stage 3
Pengukuran kembali	(91.149)	(12.700)	-	(103.849)	Remeasurement
Aset keuangan baru yang dibeli	1.460.319	-	-	1.460.319	New financial assets purchased
Aset keuangan yang dihentikan pengakuannya	(1.450.650)	-	-	(1.450.650)	Financial assets derecognized
Selisih kurs dan perubahan lain pengakuannya	(815)	-	-	(815)	Foreign exchange and other movements
Saldo akhir	3.179.787	137.959	-	3.317.746	Ending balance

Mutasi cadangan kerugian penurunan nilai efek-efek dengan klasifikasi nilai wajar melalui penghasilan komprehensif lain adalah sebagai berikut:

Movement of allowance of impairment losses of securities classified as fair value through other comprehensive income are as follows:

31 Desember 2024/December 31, 2024

	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	566	11.438	-	12.004	Beginning balance
Pengalihan ke					Transfer to
Stage 1	-	-	-	-	Stage 1
Stage 2	-	-	-	-	Stage 2
Stage 3	-	-	-	-	Stage 3
Pengukuran kembali	(214)	213	-	(1)	Remeasurement
Aset keuangan baru yang dibeli	12	-	-	12	New financial assets purchased
Aset keuangan yang dihentikan pengakuannya	(8)	-	-	(8)	Financial assets derecognized
Saldo akhir	356	11.651	-	12.007	Ending balance

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8. EFEK-EFEK (lanjutan)

- f. Mutasi nilai tercatat dan cadangan kerugian penurunan nilai (lanjutan)

Mutasi cadangan kerugian penurunan nilai efek-efek dengan klasifikasi nilai wajar melalui penghasilan komprehensif lain adalah sebagai berikut: (lanjutan)

	31 Desember 2023/December 31, 2023				
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	731	-	-	731	Beginning balance
Pengalihan ke					Transfer to
Stage 1	(201)	201	-	-	Stage 1
Stage 2	-	-	-	-	Stage 2
Stage 3	-	-	-	-	Stage 3
Pengukuran kembali	40	11.237	-	11.277	Remeasurement
Aset keuangan baru yang dibeli	-	-	-	-	New financial assets purchased
Aset keuangan yang dihentikan pengakuannya	(4)	-	-	(4)	Financial assets derecognized
Saldo akhir	566	11.438	-	12.004	Ending balance

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai efek-efek yang dibentuk telah memadai pada tanggal-tanggal 31 Desember 2024 dan 2023.

Movement of allowance of impairment losses of securities classified as fair value through other comprehensive income are as follows: (continued)

Management believes that the amount of allowance for impairment losses on marketable securities is adequate as of December 31, 2024 and 2023.

- g. Informasi lain

Perubahan keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar dan cadangan atas efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain adalah sebagai berikut:

- g. Other information

Unrealized gains (losses) from changes in fair values and allowance for of securities classified as fair value through other comprehensive income are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2024	2023	
Saldo awal, sebelum pajak tangguhan			Beginning balance, before deferred tax
	252	(75.138)	
Penambahan keuntungan (kerugian) yang belum direalisasi selama tahun berjalan	(33.136)	64.117	Increase in unrealized gain (loss) during the year
Penambahan cadangan kerugian penurunan nilai	3	11.273	Increase in allowance for impairment losses
Total sebelum pajak tangguhan	(32.881)	252	Total before deferred tax
Pajak tangguhan	9.875	2.589	Deferred tax
Saldo akhir	(23.006)	2.841	Ending balance

Pada tanggal-tanggal 31 Desember 2024 dan 2023, seluruh efek-efek adalah diterbitkan oleh pihak ketiga.

As of December 31, 2024 and 2023, all of the marketable securities are issued by the third parties.

Pada tanggal 31 Desember 2023 terdapat transaksi efek-efek yang dijual dengan janji dibeli kembali dengan nilai nominal sebesar Rp250.000 (Catatan 21).

As of December 31, 2023 there were securities transaction sold under repurchase agreement with nominal amount of Rp250,000 (Notes 21).

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8. EFEK-EFEK (lanjutan)

g. Informasi lain (lanjutan)

Informasi mengenai sisa jangka waktu dan kualitas kredit atas efek-efek diungkapkan masing-masing pada Catatan 40.

8. MARKETABLE SECURITIES (continued)

g. Other information (continued)

Information regarding maturities and credit quality of marketable securities is disclosed in Note 40.

9. EFEK-EFEK YANG DIBELI DENGAN JANJI
DIJUAL KEMBALI

9. SECURITIES PURCHASED UNDER RESALE
AGREEMENTS

31 Desember/December 31, 2024

Nasabah/ Counterparty	Jenis efek-efek/ Type of securities	Nilai nominal/ Nominal amount	Tanggal dimulai/ Starting date	Tanggal jatuh tempo/ Due date	Nilai penjualan kembali/ Resale amount	Pendapatan bunga yang belum diamortisasi/ Unamortized interest	Nilai tercatat/ Carrying value
Pihak ketiga/ Third parties							
Bank Indonesia	Obligasi Pemerintah VR 0034_A/ Government bonds VR 0034_A	50.000	27 Desember/ December 27, 2024	3 Januari/ January 3, 2025	49.462	(17)	49.445
Bank Indonesia	Obligasi Pemerintah VR 0042/ Government bonds VR 0034_A	100.000	30 Desember/ December 30, 2024	6 Januari/ January 6, 2025	98.153	(82)	98.071
Bank Indonesia	Obligasi Pemerintah VR 0034_A / Government bonds VR 0034_A	100.000	31 Desember/ December 31, 2024	7 Januari/ January 7, 2025	99.003	(99)	98.904
Total		250.000			246.618	(198)	246.420

31 Desember/December 31, 2023

Nasabah/ Counterparty	Jenis efek-efek/ Type of securities	Nilai nominal/ Nominal amount	Tanggal dimulai/ Starting date	Tanggal jatuh tempo/ Due date	Nilai penjualan kembali/ Resale amount	Pendapatan bunga yang belum diamortisasi/ Unamortized interest	Nilai tercatat/ Carrying value
Pihak ketiga/ Third parties							
Bank Indonesia	Obligasi Pemerintah VR 0034_A/ Government bonds VR 0034_A	500.000	27 Desember/ December 27, 2023	3 Januari/ January 3, 2024	479.454	(240)	479.214
Bank Indonesia	Obligasi Pemerintah VR 0054/ Government bonds VR 0054	600.000	28 Desember/ December 28, 2023	4 Januari/ January 4, 2024	574.808	(382)	574.426
PT Bank Victoria International Tbk	Obligasi Pemerintah FR 0081_A/ Government bonds FR 0081_A	50.000	29 Desember/ December 29, 2023	4 Januari/ January 4, 2024	47.741	(33)	47.708
PT Bank Victoria International Tbk	Obligasi Pemerintah FR 0081_A/ Government bonds FR 0081_A	100.000	29 Desember/ December 29, 2023	5 Januari/ January 5, 2024	95.499	(83)	95.416
Bank Indonesia	Obligasi Pemerintah VR 0042/ Government bonds VR 0042	1.000.000	29 Desember/ December 29, 2023	5 Januari/ January 5, 2024	950.223	(790)	949.433
Total		2.250.000			2.147.725	(1.528)	2.146.197

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9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI (lanjutan)

Informasi mengenai sisa jangka waktu dan kualitas kredit atas efek-efek yang dibeli dengan janji dijual kembali diungkapkan di Catatan 40.

Pada tanggal-tanggal 31 Desember 2024 dan 2023, seluruh efek-efek yang dibeli dengan janji dijual kembali diklasifikasikan sebagai biaya perolehan diamortisasi dan digolongkan dalam stage 1.

Manajemen Bank berpendapat bahwa jumlah cadangan kerugian penurunan nilai untuk efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2024 dan 2023 tidak diperlukan.

Pada tanggal-tanggal 31 Desember 2024 dan 2023, tidak terdapat efek-efek yang dibeli dengan janji dijual kembali yang dijaminkan.

Pada tanggal-tanggal 31 Desember 2024 dan 2023, tingkat suku bunga rata-rata per tahun adalah sebesar 6,00% dan 6,05%.

9. SECURITIES PURCHASED UNDER RESALE AGREEMENTS (continued)

Information regarding maturities, and credit quality of securities purchased under resale agreements are disclosed in Note 40.

As of December 31, 2024 and 2023, all securities purchased under resale agreements classified as amortized cost and stage 1.

The Bank's management believes that the allowance for impairment losses for securities purchased under resale agreements as of December 31, 2024 and 2023 is not required.

As of December 31, 2024 and 2023, no securities purchased under resale agreements which are pledged as collateral.

As of December 31, 2024 and 2023, the average interest rate was 6.00% and 6.05%, respectively.

10. KREDIT YANG DIBERIKAN

a. Berdasarkan jenis

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Pihak Berelasi		
Rupiah		
Modal Kerja	291.725	166.945
Investasi	23.752	-
Konsumsi	504	711
	315.981	167.656
Pihak Ketiga		
Rupiah		
Modal Kerja	7.932.912	7.187.733
Investasi	4.179.910	4.859.162
Konsumsi	667.393	427.999
	12.780.215	12.474.894
Dolar Amerika Serikat		
Modal Kerja	54.246	34.636
Total	13.150.442	12.677.186
Cadangan kerugian penurunan nilai	(311.514)	(335.229)
Neto	12.838.928	12.341.957

10. LOANS

a. By type

Related Parties
Rupiah
Working Capital
Investment
Consumer
Third Parties
Rupiah
Working Capital
Investment
Consumer
United States Dollar
Working Capital
Total
Allowance for impairment losses
Net

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10. KREDIT YANG DIBERIKAN (lanjutan)

10. LOANS (continued)

b. Berdasarkan sektor ekonomi

b. By economic sector

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023	
Perdagangan, restoran dan hotel	3.688.544	3.574.529	Trading, restaurant and hotel
Industri pengolahan dan manufaktur	3.343.703	2.549.930	Industry processing and manufacturing
Jasa-jasa dunia usaha	2.276.148	1.821.239	Business services
Konstruksi	781.149	912.679	Construction
Jasa-jasa masyarakat umum	647.187	324.178	Social/public services
Pertanian dan perkebunan	616.158	921.315	Agriculture and plantation
Pertambangan	583.351	959.221	Mining
Transportasi, pergudangan dan komunikasi	397.100	658.356	Transportation, warehouse and communication
Listrik, gas dan air	103.302	241.302	Electricity, gas and water
Lain-lain	713.800	714.437	Others
Total	13.150.442	12.677.186	Total
Cadangan kerugian penurunan nilai	(311.514)	(335.229)	Allowance for impairment losses
Neto	12.838.928	12.341.957	Net

c. Berdasarkan jangka waktu perjanjian kredit

c. By term of credit agreements

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023	
≤ 1 tahun	6.912.240	3.359.537	≤ 1 year
> 1-2 tahun	320.540	1.758.048	> 1-2 years
> 2-5 tahun	2.173.726	3.298.602	> 2-5 years
> 5 tahun	3.743.936	4.260.999	> 5 years
Total	13.150.442	12.677.186	Total
Cadangan kerugian penurunan nilai	(311.514)	(335.229)	Allowance for impairment losses
Neto	12.838.928	12.341.957	Net

d. Berdasarkan jatuh tempo

d. By maturity date

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023	
≤ 1 tahun	6.943.714	6.227.402	≤ 1 year
> 1- 2 tahun	630.382	247.539	> 1- 2 years
> 2- 5 tahun	2.241.127	2.695.873	> 2- 5 years
> 5 tahun	3.335.219	3.506.372	> 5 years
Total	13.150.442	12.677.186	Total
Cadangan kerugian penurunan nilai	(311.514)	(335.229)	Allowance for impairment losses
Neto	12.838.928	12.341.957	Net

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10. KREDIT YANG DIBERIKAN (lanjutan)

- e. Berdasarkan penilaian secara kolektif dan individual

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Individual	1.093.686	408.957
Kolektif	12.056.756	12.268.229
Total	13.150.442	12.677.186
Cadangan kerugian penurunan nilai	(311.514)	(335.229)
Neto	12.838.928	12.341.957

10. LOANS (continued)

- e. By assessment as collective and individual

Individual
Collective

Total
Allowance for impairment losses

Net

- f. Mutasi nilai tercatat

Mutasi nilai tercatat kredit yang diberikan dengan klasifikasi biaya perolehan diamortisasi berdasarkan *stage* adalah sebagai berikut:

- f. Movement of carrying value

Movement of carrying value of loans classified as amortized cost based on stage are as follows:

	31 Desember 2024/December 31, 2024				
	Stage 1	Stage 2	Stage 3	Total	
Biaya perolehan diamortisasi					Amortized cost
Saldo awal	12.043.647	182.826	450.713	12.677.186	Beginning balance
Transfer dari kerugian kredit ekspektasian 12 bulan (stage 1)	(328.304)	145.209	183.095	-	Transfer from 12 months expected credit loss (stage 1)
Transfer dari kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (stage 2)	880	(135.049)	134.169	-	Transfer from lifetime expected credit loss- unimpaired (stage 2)
Transfer dari kredit yang diberikan yang mengalami penurunan nilai (stage 3)	4.739	39.351	(44.090)	-	Transfer from impaired loans (stage 3)
Total saldo awal setelah pengalihan	11.720.962	232.337	723.887	12.677.186	Total beginning balance after transfer
Aset keuangan baru yang diterbitkan atau dibeli	6.527.124	105.133	196.371	6.828.628	New financial assets issued or purchased
Aset keuangan yang dibayar dan dihentikan pengakuannya	(5.870.328)	(62.771)	(209.350)	(6.142.449)	Financial assets paid and derecognized
Aset keuangan yang dihapus buku	-	-	(211.685)	(211.685)	Financial assets written off
Selisih kurs dan perubahan lainnya	(1.238)	-	-	(1.238)	Foreign exchange and other movements
Saldo akhir	12.376.520	274.699	499.223	13.150.442	Ending balance

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10. KREDIT YANG DIBERIKAN (lanjutan)

f. Mutasi nilai tercatat (lanjutan)

Mutasi nilai tercatat kredit yang diberikan dengan klasifikasi biaya perolehan diamortisasi berdasarkan stage adalah sebagai berikut: (lanjutan)

	31 Desember 2023/December 31, 2023			
	Stage 1	Stage 2	Stage 3	Total
Biaya perolehan diamortisasi				
Saldo awal	9.197.327	334.957	216.961	9.749.245
Transfer dari kerugian kredit ekspektasian 12 bulan (stage 1)	(268.401)	124.419	143.982	-
Transfer dari kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (stage 2)	236.942	(288.174)	51.232	-
Transfer dari kredit yang diberikan yang mengalami penurunan nilai (stage 3)	19	9.961	(9.980)	-
Total saldo awal setelah pengalihan	9.165.887	181.163	402.195	9.749.245
Aset keuangan baru yang diterbitkan atau dibeli	5.594.798	33.426	88.591	5.611.676
Aset keuangan yang dibayar dan Financial assets paid dihentikan pengakuannya	(2.717.436)	(31.763)	(34.219)	(2.783.418)
Aset keuangan yang dihapus buku	-	-	(5.854)	(5.854)
Selisih kurs dan perubahan lainnya	398	-	-	398
Saldo akhir	12.043.647	182.826	450.713	12.677.186

Amortized cost
Beginning balance
Transfer from 12 months expected credit loss (stage 1)
Transfer from lifetime expected credit loss- unimpaired (stage 2)
Transfer from impaired loans (stage 3)
Total beginning balance after transfer
New financial assets issued or purchased
and derecognized
Financial assets written off
Foreign exchange and other movements
Ending balance

g. Cadangan kerugian penurunan nilai

Mutasi dalam cadangan kerugian penurunan nilai kredit yang diberikan adalah sebagai berikut:

	31 Desember 2024/December 31, 2024			
	Stage 1	Stage 2	Stage 3	Total
Saldo awal	59.144	43.384	232.701	335.229
Pengalihan dari Kerugian kredit ekspektasian 12 bulan (stage 1)	(2.314)	875	1.439	-
Kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (stage 2)	73	(28.997)	28.924	-
Transfer dari kredit yang diberikan yang mengalami penurunan nilai (stage 3)	287	9.636	(9.923)	-
Total saldo awal setelah pengalihan	57.190	24.898	253.141	335.229
Pengukuran kembali bersih penyisihan kerugian	7.420	10.093	234.004	251.517
Aset keuangan baru yang diterbitkan atau dibeli	56.274	8.607	93.706	158.587
Aset keuangan yang dibayar dan dihentikan pengakuannya(*)	(20.735)	(14.387)	(186.546)	(221.668)
Total penambahan	42.959	4.313	141.164	188.436
Aset keuangan yang dihapus buku	-	-	(211.685)	(211.685)
Selisih kurs dan perubahan lainnya	(466)	-	-	(466)
Saldo akhir	99.683	29.211	182.620	311.514

g. Allowance for impairment losses
The movements in the allowance for impairment losses are as follows:
Beginning balance
Transfer from:
Expected credit loss 12 months (stage 1)
Lifetime expected credit loss - unimpaired (stage 2)
Transfer from impaired loans (stage 3)
Total beginning balance after transfer
Net remeasurement of allowance
New financial assets issued or purchased
Financial assets paid and derecognized()*
Total addition
Financial assets written off
Foreign exchange and other movements
Ending balance

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10. KREDIT YANG DIBERIKAN (lanjutan)

g. Cadangan kerugian penurunan nilai (lanjutan)

Mutasi dalam cadangan kerugian penurunan nilai kredit yang diberikan adalah sebagai berikut: (lanjutan)

	31 Desember 2023/December 31, 2023				
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	34.340	64.419	138.808	237.567	Beginning balance
Pengalihan dari					Transfer from:
Kerugian kredit					
ekspektasian 12 bulan					Expected credit loss
(stage 1)	(1.417)	632	785	-	12 months (stage 1)
Kerugian kredit ekspektasian					
sepanjang umurnya -					
tidak mengalami penurunan					Lifetime expected credit loss
nilai (stage 2)	44.866	(56.902)	12.036	-	- unimpaired (stage 2)
Transfer dari kredit yang diberikan					
yang mengalami penurunan					Transfer from impaired
nilai (stage 3)	11	8.506	(8.517)	-	loans (stage 3)
Total saldo awal					
setelah pengalihan	77.800	16.655	143.112	237.567	Total beginning balance after transfer
Pengukuran kembali bersih					
penyisihan kerugian	(40.580)	21.863	111.010	92.293	Net remeasurement of allowance
Aset keuangan baru yang					New financial assets issued
diterbitkan atau dibeli	27.382	10.097	913	38.392	or purchased
Aset keuangan yang dibayar dan					Financial assets paid
dihentikan pengakuannya	(5.496)	(5.231)	(16.480)	(27.207)	and derecognized
Total penambahan	(18.694)	26.729	95.443	103.478	Total addition
Aset keuangan yang dihapus buku	-	-	(5.854)	(5.854)	Financial assets written off
Selisih kurs dan					Foreign exchange
perubahan lainnya	38	-	-	38	and other movements
Saldo akhir	59.144	43.384	232.701	335.229	Ending balance

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai kredit yang diberikan yang dibentuk telah memadai pada tanggal-tanggal 31 Desember 2024 dan 2023.

Management believes that the amount of allowance for impairment losses on loans is adequate as of December 31, 2024 and 2023.

h. Informasi lainnya

i. Kredit yang diberikan kepada karyawan Bank merupakan kredit konsumsi dengan jangka waktu 1 tahun sampai 13 tahun dengan tingkat suku bunga per tahun berkisar antara 0,00% - 10,21% yang pelunasannya dilakukan melalui pemotongan gaji setiap bulan.

h. Other information

i. Loans to the Bank's employees are loans for consumptive purpose with period from 1 year until 13 years with the interest rate range per annum were 0.00% - 10.21% which repayment through monthly salary deductions.

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10. KREDIT YANG DIBERIKAN (lanjutan)

h. Informasi lainnya (lanjutan)

- ii. Kredit dijamin antara lain dengan deposito, jaminan hipotik, mesin-mesin, kendaraan, piutang usaha dan persediaan. Manajemen berpendapat bahwa agunan yang diterima atas kredit yang diberikan cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya kredit yang diberikan. Pada tanggal-tanggal 31 Desember 2024 dan 2023, kredit telah dijamin oleh jaminan tunai berupa deposito dengan nilai masing-masing sebesar Rp737.284 dan Rp500.310 (Catatan 19).

- iii. Pada tanggal-tanggal 31 Desember 2024 dan 2023, saldo kredit yang direstrukturisasi masing-masing sebesar Rp743.757 dan Rp366.173 dengan cadangan kerugian penurunan nilai masing-masing sebesar Rp40.172 dan Rp84.217.

Skema restrukturisasi kredit terutama terdiri dari penurunan suku bunga, perpanjangan jangka waktu, perpanjangan jangka waktu dan penurunan suku bunga, perpanjangan jangka waktu dan skema restrukturisasi lain-lain.

Berikut ini adalah jenis dan jumlah kredit yang direstrukturisasi:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Penurunan suku bunga	6.424	54.533
Perpanjangan jangka waktu	368.503	12.100
Perpanjangan jangka waktu dan skema restrukturisasi lain-lain	368.830	299.540
Total	743.757	366.173

10. LOANS (continued)

h. Other information (continued)

- ii. Loans are generally collateralized by deposits, registered mortgages, machineries, vehicle, receivables and inventory. Management believes that the collateral received on loans is adequate to cover possible losses from uncollectible loans. As of December 31, 2024 and 2023, loans has been secured by cash collateral in form of time deposits amounting to Rp737,284 and Rp500,310, respectively (Note 19).

- iii. As of December 31, 2024 and 2023, the balance of loans restructured amounting to Rp743,757 and Rp366,173, with allowance of impairment losses amounting to Rp40,172 and Rp84,217, respectively.

Loan restructuring scheme mainly consists of reduction of interest rates, extension of loan maturity dates, extension of loan maturity dates and reduction of interest rates, extension of loan maturity dates and other restructuring schemes.

Below are the types and amounts of restructured loans:

Reduction of interest rates
Extension of loan maturity dates
Extension of loan maturity dates
and other restructuring
schemes

Total

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11. PIUTANG BUNGA

Rincian piutang bunga adalah sebagai berikut:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Pihak berelasi (Catatan 36)		
Kredit yang diberikan	523	195
Pihak ketiga		
Efek-efek	51.359	47.957
Kredit yang diberikan	42.938	39.928
Penempatan pada Bank Indonesia dan bank lain	463	892
Total	95.283	88.972

11. INTEREST RECEIVABLES

The details of interest receivables are as follows:

Related parties (Note 36)	
Loans	
Third parties	
Marketable securities	
Loans	
Placement with Bank Indonesia and other banks	
Total	

12. TAGIHAN DAN LIABILITAS AKSEPTASI

Tagihan dan liabilitas akseptasi merupakan akseptasi wesel impor atas dasar *letters of credit* berjangka yang berasal dari nasabah pihak ketiga dengan rincian sebagai berikut:

a. Tagihan akseptasi

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Rupiah	60.343	83.113
Mata uang asing	-	9.995
Total	60.343	93.108
Cadangan kerugian penurunan nilai	(57)	(88)
Saldo akhir	60.286	93.020

12. ACCEPTANCE RECEIVABLES AND LIABILITIES

Acceptance receivables and payables represent acceptances arising from import bills, supported by *letters of credit*, which are received from third party customers, with details as follows:

a. Acceptance receivables

Rupiah	
Foreign currencies	
Total	
Allowance for impairment losses	
Ending balance	

Mutasi tagihan akseptasi (semua tagihan akseptasi dengan klasifikasi biaya perolehan diamortisasi adalah *stage 1*) untuk tahun yang berakhir pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut:

Movement of acceptance receivables (all acceptance receivable classified as *amortized cost* are *stage 1*) and allowance for impairment losses for the year ended December 31, 2024 and 2023 are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2024	2023	
Saldo awal	93.108	113.418	Beginning balance
Aset keuangan yang baru dibeli	703.178	645.666	New financial assets purchased
Aset keuangan yang dihentikan pengakuannya	(742.140)	(674.075)	Financial assets derecognized
Selisih kurs dan perubahan lainnya	6.197	8.099	Foreign exchange and other movements
Saldo akhir	60.343	93.108	Ending balance

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12. TAGIHAN DAN LIABILITAS AKSEPTASI (lanjutan)

a. Tagihan akseptasi (lanjutan)

Mutasi cadangan kerugian penurunan nilai tagihan akseptasi (semua tagihan akseptasi dengan klasifikasi biaya perolehan diamortisasi adalah *stage 1*) untuk tahun yang berakhir pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2024	2023
Saldo awal	88	92
Aset keuangan yang baru dibeli	57	88
Aset keuangan yang dihentikan pengakuannya	(88)	(92)
Saldo akhir	57	88

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya tagihan akseptasi.

b. Liabilitas akseptasi

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Rupiah	60.343	83.113
Mata uang asing	-	9.995
Saldo akhir	60.343	93.108

Movement of allowance of impairment losses of acceptance receivables (all acceptance receivable classified as amortized cost are stage 1) and allowance for impairment losses for the year ended December 31, 2024 and 2023 are as follows:

Beginning balance
New financial assets purchased
Financial assets derecognized
Ending balance

Management believes that the allowance for impairment losses is adequate to cover possible losses arising from uncollectible acceptance receivable.

b. Acceptance liabilities

Rupiah
Foreign currencies
Ending balance

13. TAGIHAN TRANSAKSI PERDAGANGAN

Rincian tagihan transaksi perdagangan adalah sebagai berikut:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Pihak ketiga		
Rupiah		
Tagihan anjak piutang	82.567	105.408
L/C usance diskonto	44.401	-
Mata uang asing		
Dolar Amerika Serikat	148.014	-
L/C sight nego		
Total	274.982	105.408
Cadangan kerugian penurunan nilai	(142)	(95)
Neto	274.840	105.313

13. RECEIVABLES FROM TRADE TRANSACTIONS

Details of receivables trade transactions are as follows:

Third parties
Rupiah
Factoring receivables
Discounted L/C at usance
Foreign currencies
United States Dollar
Negotiation L/C at sight
Total
Allowance for impairment losses
Net

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13. TAGIHAN TRANSAKSI PERDAGANGAN
(lanjutan)

Berdasarkan jangka waktu

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
≤ 1 tahun	274.982	105.408
Cadangan kerugian penurunan nilai	(142)	(95)
Neto	274.840	105.313

Berdasarkan jatuh tempo

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
≤ 1 tahun	274.982	105.408
Cadangan kerugian penurunan nilai	(142)	(95)
Neto	274.840	105.313

Mutasi nilai tercatat tagihan transaksi perdagangan dengan klasifikasi biaya perolehan diamortisasi (semua tagihan transaksi perdagangan dengan klasifikasi biaya perolehan diamortisasi adalah stage 1) adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2024	2023
Saldo awal	105.408	166.886
Aset keuangan yang baru dibeli	294.268	105.408
Aset keuangan yang dihentikan Pengakuannya	(124.694)	(166.886)
Saldo akhir	274.982	105.408

Tagihan anjak piutang merupakan tagihan atas transaksi perdagangan dari pihak ketiga yang dibeli oleh Bank dari penjual tagihan. Jangka waktu tagihan anjak piutang berkisar antara 1-4 bulan.

13. RECEIVABLES FROM TRADE TRANSACTIONS
(continued)

By tenor

	31 Desember/ December 31, 2023	
≤ 1 year	105.408	
Allowance for impairment losses	(95)	
Net	105.313	

By maturity date

	31 Desember/ December 31, 2023	
≤ 1 year	105.408	
Allowance for impairment losses	(95)	
Net	105.313	

Movement of carrying value of receivables from trade transactions classified as amortized cost (all receivables from trade transactions classified as amortized cost are stage 1) are as follows:

Beginning balance
New financial assets purchased
Financial assets derecognized
Ending balance

Factoring receivables represents trade transactions receivable from third parties which purchased by the Bank from sellers of receivables. The term of factoring receivables ranges from 1-4 months.

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13. TAGIHAN TRANSAKSI PERDAGANGAN
(lanjutan)

Mutasi cadangan kerugian penurunan nilai tagihan transaksi perdagangan dengan klasifikasi biaya perolehan diamortisasi (semua tagihan transaksi perdagangan dengan klasifikasi biaya perolehan diamortisasi adalah stage 1) adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2024	2023
Saldo awal	95	126
Aset keuangan yang baru dibeli	155	95
Aset keuangan yang dihentikan Pengakuannya	(108)	(126)
Saldo akhir	142	95

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya tagihan transaksi perdagangan.

13. RECEIVABLES FROM TRADE TRANSACTIONS
(continued)

Movement of allowance for impairment losses of receivables from trade transactions classified as amortized cost (all receivables from trade transactions classified as amortized cost are stage 1) are as follows:

Beginning balance
New financial assets purchased
Financial assets derecognized
Ending balance

Management believes that the allowance for impairment losses is adequate to cover possible losses arising from uncollectible receivables from trade transactions.

14. TAGIHAN DAN LIABILITAS DERIVATIF

Rincian transaksi derivatif pada mata uang asing adalah sebagai berikut:

14. DERIVATIVES RECEIVABLE AND PAYABLE

Detail of foreign currency derivative transactions are as follows:

31 Desember/December 31, 2024					
Pihak	Jumlah nosional mata uang asing (jumlah penuh)/ Notional amount in foreign currency (full amount)	Nilai wajar/ Fair value		Counterparties	
		Tagihan Derivatif/ Derivative receivable	Liabilitas Derivatif/ Derivatives payable		
Pihak berelasi				Related parties	
Forward mata uang asing				Foreign currency forward	
Dolar Amerika Serikat				United States Dollar	
PT Kreta Indo Artha	4.648.270	374	238	PT Kreta Indo Artha	
Total Forward mata uang asing		374	238	Total Foreign currency forward	
Swap mata uang asing				Foreign currency swap	
Dolar Amerika Serikat				United States Dollar	
PT Kreta Indo Artha	2.055.900	-	889	PT Kreta Indo Artha	
Total Swap mata uang asing		-	889	Total Foreign currency swap	
Spot mata uang asing				Foreign currency spot	
Dolar Amerika Serikat				United States Dollar	
PT Bank Danamon Indonesia Tbk	1.300.000	65	-	PT Bank Danamon Indonesia Tbk	
PT Bank SMBC Indonesia Tbk	2.500.000	135	-	PT Bank SMBC Indonesia Tbk	
Total Spot mata uang asing		200	-	Total Foreign currency spot	
		574	1.127		

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14. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

14. DERIVATIVES RECEIVABLE AND PAYABLE (continued)

31 Desember/December 31, 2023				
Pihak	Jumlah nosional mata uang asing (jumlah penuh)/ Notional amount in foreign currency (full amount)	Nilai wajar/ Fair value		Counterparties
		Tagihan Derivatif/ Derivative receivable	Liabilitas Derivatif/ Derivatives payable	
Pihak berelasi				Related parties
Forward mata uang asing				Foreign currency forward
Dolar Amerika Serikat				United States Dollar
PT Kreta Indo Artha	5.553.268	722	-	PT Kreta Indo Artha
Total Forward mata uang asing		722	-	Total Foreign currency forward
Swap mata uang asing				Foreign currency swap
Dolar Amerika Serikat				United States Dollar
PT Kreta Indo Artha	1.556.880	634	-	PT Kreta Indo Artha
Total Swap mata uang asing		634	-	Total Foreign currency swap
Pihak ketiga				Third parties
Forward mata uang asing				Foreign currency forward
Dolar Amerika Serikat				United States Dollar
PT Bank Danamon Indonesia Tbk	1.500.000	-	53	PT Bank Danamon Indonesia Tbk
PT Indomas Multi Kreasi	233.405	23	-	PT Indomas Multi Kreasi
Total Forward mata uang asing		23	53	Total Foreign currency forward
Spot mata uang asing				Foreign currency spot
Dolar Amerika Serikat				United States Dollar
PT Bank Permata Tbk	100.000	-	4	PT Bank Permata Tbk
PT Bank Danamon Indonesia Tbk	700.000	-	28	PT Bank Danamon Indonesia Tbk
PT Bank Anz Indonesia	2.000.000	92	-	PT Bank Anz Indonesia
Pound Sterling Inggris				Great Britain Pound Sterling
PT Bank Permata Tbk	50.000	-	5	PT Bank Permata Tbk
Total Spot mata uang asing		92	37	Total Foreign currency spot
		1.471	90	

Jangka waktu kontrak-kontrak tersebut di atas berkisar antara 3 hari - 184 hari.

The period of these contracts ranged between 3 days - 184 days.

Informasi mengenai sisa umur jatuh tempo diungkapkan pada Catatan 40.

Information with respect to maturity is disclosed in Note 40.

15. BEBAN DIBAYAR DIMUKA

15. PREPAID EXPENSES

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023	
Jasa pemeliharaan software	8.151	2.492	Software maintenance fee
Sewa	1.115	1.937	Rent
Promosi	1.110	888	Promotion
Iuran keanggotaan	971	-	Membership fee
Pemeliharaan gedung	789	427	Building maintenance
Asuransi	713	492	Insurance
Lain-lain	1.632	1.748	Others
Total	14.481	7.984	Total

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16. ASET TETAP DAN ASET HAK GUNA - NETO

16. FIXED ASSETS AND RIGHTS OF USE ASSETS - NET

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023	
Aset tetap - neto	139.820	62.460	Fixed assets - net
Aset hak guna - neto	98.343	58.598	Rights of use assets - net
Total	238.163	121.058	Total

Aset tetap

Fixed assets

31 Desember/December 31, 2024						
	Saldo awal/ Beginning Balance	Penambahan/ Additions	Pengurangan/ Disposals	Reklasifikasi/ Reclassification	Saldo akhir/ Ending Balance	
Kepemilikan langsung						Direct ownership
Biaya perolehan	-	15.511	-	-	15.511	Cost
Bangunan	-	15.511	-	-	15.511	Buildings
Perangkat keras dan lunak	79.267	11.219	(552)	10.317	100.251	Hardware and software
Leasehold improvement	33.649	9.280	(936)	21.048	63.041	Leasehold improvement
Perabotan dan peralatan kantor	24.264	20.996	(1.026)	1.829	46.063	Office furniture and equipment
Kendaraan bermotor	1.491	7.265	(533)	-	8.223	Vehicles
	138.671	64.271	(3.047)	33.194	233.089	
Aset tetap dalam pembangunan	12.517	42.182	-	(33.194)	21.505	Fixed assets under construction
Total	151.188	106.453	(3.047)	-	254.594	Total
Akumulasi penyusutan						Accumulated depreciation
Perangkat keras dan lunak	50.389	15.912	(546)	-	65.755	Hardware and software
Leasehold improvement	22.193	7.894	(936)	-	29.151	Leasehold improvement
Perlengkapan dan peralatan kantor	15.350	4.751	(937)	-	19.164	Office furniture and equipment
Kendaraan bermotor	796	441	(533)	-	704	Vehicles
Total akumulasi penyusutan	88.728	28.998	(2.952)	-	114.774	Total accumulated depreciation
Nilai buku bersih	62.460				139.820	Net book value
31 Desember/December 31, 2023						
	Saldo awal/ Beginning Balance	Penambahan/ Additions	Pengurangan/ Disposals	Reklasifikasi/ Reclassification	Saldo akhir/ Ending Balance	
Kepemilikan langsung						Direct ownership
Biaya perolehan	-	11.677	(184)	1.220	79.267	Cost
Perangkat keras dan lunak	66.554	11.677	(184)	1.220	79.267	Hardware and software
Leasehold improvement	25.850	3.264	-	4.535	33.649	Leasehold improvement
Perabotan dan peralatan kantor	19.827	4.592	(316)	161	24.264	Office furniture and equipment
Kendaraan bermotor	780	711	-	-	1.491	Vehicles
	113.011	20.244	(500)	5.916	138.671	
Aset tetap dalam pembangunan	5.030	13.403	-	(5.916)	12.517	Fixed assets under construction
Total	118.041	33.647	(500)	-	151.188	Total
Kepemilikan langsung						Direct ownership
Akumulasi penyusutan						Accumulated depreciation
Perangkat keras dan lunak	37.320	13.253	(184)	-	50.389	Hardware and software
Leasehold improvement	14.774	7.419	-	-	22.193	Leasehold improvement
Perlengkapan dan peralatan kantor	12.868	2.798	(316)	-	15.350	Office furniture and equipment
Kendaraan bermotor	756	40	-	-	796	Vehicles
Total akumulasi penyusutan	65.718	23.510	(500)	-	88.728	Total accumulated depreciation
Nilai buku bersih	52.323				62.460	Net book value

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16. ASET TETAP DAN ASET HAK GUNA- NETO
(lanjutan)

Aset tetap (lanjutan)

Aset tetap dalam pembangunan merupakan renovasi atas kantor cabang dan biaya pengembangan perangkat lunak dengan estimasi persentase penyelesaian sebagai berikut:

31 Desember 2024/December 31, 2024			
	Jumlah/ Amount	Estimasi tahun penyelesaian/ Estimated year of completion	Kisaran persentase penyelesaian/ Range percentage of completion
Aset tetap dalam pembangunan	21.505	2025	25%-95%
Fixed assets under construction			
31 Desember 2023/December 31, 2023			
	Jumlah/ Amount	Estimasi tahun penyelesaian/ Estimated year of completion	Kisaran persentase penyelesaian/ Range percentage of completion
Aset tetap dalam pembangunan	12.517	2024	20%-95%
Fixed assets under construction			

Penambahan aset tetap pada tanggal-tanggal 31 Desember 2024 dan 2023 terdiri dari renovasi bangunan kantor cabang, kursi, meja, AC, komputer, laptop dan *printer* yang digunakan untuk aktivitas operasional Bank.

Beban penyusutan aset tetap adalah sebesar Rp28.998 dan Rp23.510 masing-masing untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2024 dan 2023 (Catatan 33).

Pada tanggal-tanggal 31 Desember 2024 dan 2023, jumlah tercatat bruto dari setiap aset tetap yang telah disusutkan penuh dan masih digunakan masing-masing adalah sebesar Rp53.287 dan Rp44.335.

Untuk tahun yang berakhir pada tanggal 31 Desember 2024, Bank menjual aset tetapnya dengan nilai tercatat sebesar Rp95 dengan harga jual sebesar Rp324.

Aset tetap Bank diasuransikan terhadap risiko kebakaran, gempa bumi, huru-hara, pencurian dan risiko lainnya kepada perusahaan asuransi, yaitu PT Asuransi Central Asia (pihak berelasi) sebesar Rp68.917 dan Rp80.148 masing-masing pada tanggal 31 Desember 2024 dan 2023. Manajemen berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutup kemungkinan kerugian atas aset yang dipertanggungkan.

Manajemen berpendapat bahwa tidak terdapat peristiwa atau perubahan keadaan yang mungkin menimbulkan indikasi penurunan nilai aset tetap, sehingga tidak dibentuk cadangan kerugian penurunan nilai pada tanggal-tanggal 31 Desember 2024 dan 2023.

16. FIXED ASSETS AND RIGHTS OF USE ASSETS- NET (continued)

Fixed assets (continued)

Fixed assets under construction is related to several branch office renovation and software development, with estimated percentage of completion as follows:

Additions of fixed assets as of December 31, 2024 and 2023 consists of renovation of branch office buildings, chairs, desks, AC, computers, laptops and printers that used for the Bank's operational activities.

Depreciation expense charged to operations amounted to Rp28,998 and Rp23,510 for the year ended December 31, 2024 and 2023 respectively (Note 33).

As of December 31, 2024 and 2023, the gross amount of fixed assets which have been fully depreciated and are still being used amounted to Rp53,287 and Rp44,335 respectively.

For the year ended December 31, 2024 the Bank sold fixed assets with carrying amount amounting to Rp95 with selling price amounting to Rp324.

Fixed assets of the Bank were insured against risk of fire, earthquake, chaos, theft and other risks to insurance companies which are PT Asuransi Central Asia (related party) with sum insured Rp68,917 and Rp80,148 as of December 31, 2024 and 2023, respectively. Management believes that the insurance coverage is adequate to cover possible losses on the assets insured.

Management believes that there are no events or changes in circumstances that may raise indications of impairment in value of fixed assets, thus no allowance for impairment losses was provided as of December 31, 2024 and 2023.

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16. ASET TETAP DAN ASET HAK GUNA- NETO
(lanjutan)

Aset tetap (lanjutan)

Pada tanggal-tanggal 31 Desember 2024 dan 2023, tidak terdapat aset tetap Bank yang dijaminkan.

Aset hak guna

Aset hak guna pada tanggal 31 Desember 2024 adalah sebagai berikut:

	Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Deductions	Saldo akhir/ Ending balance	
Harga perolehan					Cost
Bangunan	93.268	46.009	-	139.277	Buildings
Komputer dan mesin	43.666	5.830	-	49.496	Computer and machine
Kendaraan bermotor	11.919	21.165	-	33.084	Vehicles
Total harga perolehan	148.853	73.004	-	221.857	Total cost
Akumulasi penyusutan					Accumulated depreciation
Bangunan	56.694	20.125	-	76.819	Buildings
Komputer dan mesin	22.603	9.084	-	31.687	Computer and machine
Kendaraan bermotor	10.958	4.050	-	15.008	Vehicles
Total akumulasi penyusutan	90.255	33.259	-	123.514	Total accumulated depreciation
Nilai buku	58.598			98.343	Book value

Beban aset hak guna yang dilaporkan dalam laporan laba rugi dan penghasilan komprehensif lainnya pada tahun yang berakhir pada tanggal 31 Desember 2024 adalah sebagai berikut:

	Beban penyusutan aset hak guna/ Rights of use assets depreciation expense	Beban bunga atas liabilitas sewa/ Interest expense on lease liabilities	
Bangunan	20.125	1.035	Buildings
Komputer dan mesin	9.084	2.199	Computer and machine
Kendaraan bermotor	4.050	1.417	Vehicles
Total	33.259	4.651	Total

Aset hak guna pada tanggal 31 Desember 2023 adalah sebagai berikut:

	Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Deductions	Saldo akhir/ Ending balance	
Harga perolehan					Cost
Bangunan	68.494	24.774	-	93.268	Buildings
Komputer dan mesin	28.070	15.596	-	43.666	Computer and machine
Kendaraan bermotor	11.919	-	-	11.919	Vehicles
Total harga perolehan	108.483	40.370	-	148.853	Total cost
Akumulasi penyusutan					Accumulated depreciation
Bangunan	36.583	20.111	-	56.694	Buildings
Komputer dan mesin	13.831	8.772	-	22.603	Computer and machine
Kendaraan bermotor	8.392	2.566	-	10.958	Vehicles
Total akumulasi penyusutan	58.806	31.449	-	90.255	Total accumulated depreciation
Nilai buku	49.677			58.598	Book value

16. FIXED ASSETS AND RIGHTS OF USE ASSETS- NET (continued)

Fixed Assets (continued)

As of December 31, 2024 and 2023, there were no fixed assets pledged as collateral.

Rights of use assets

Rights of use assets as of December 31, 2024 are as follows:

Rights of use expense disclosed in the statement of profit or loss and other comprehensive income for the year ended December 31, 2024 are as follows:

Rights of use assets as of December 31, 2023 are as follows:

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(lanjutan)

Aset hak guna (lanjutan)

Beban aset hak guna yang dilaporkan dalam laporan laba rugi dan penghasilan komprehensif lainnya pada tahun yang berakhir pada tanggal 31 Desember 2023 adalah sebagai berikut:

	Beban penyusutan aset hak guna/ <i>Rights of use assets depreciation expense</i>	Beban bunga atas liabilitas sewa/ <i>Interest expense on lease liabilities</i>
Bangunan	20.111	1.184
Komputer dan mesin	8.772	2.613
Kendaraan bermotor	2.566	200
Total	31.449	3.997

Aset hak guna pada tanggal-tanggal 31 Desember 2024 dan 2023 merupakan kontrak sewa atas bangunan kantor cabang, mobil, komputer, mesin sortir uang, EDC, ATM, dan CDM baik dengan pihak berelasi maupun pihak ketiga.

Bank melakukan perjanjian sewa aset dengan syarat dan ketentuan yang diantaranya mencakup periode sewa berkisar antara 1- 5 tahun, memiliki opsi perpanjangan masa sewa, tidak memiliki opsi *early-termination* dan tidak memiliki opsi pembelian diakhir masa sewa.

Bank juga memiliki sewa tertentu dengan masa sewa 12 bulan atau kurang dan sewa aset bernilai rendah. Bank menerapkan pengecualian untuk sewa jangka pendek dan sewa bernilai rendah untuk sewa tersebut.

16. FIXED ASSETS AND RIGHTS OF USE ASSETS- NET (continued)

Rights of use assets (continued)

Rights of use expense disclosed in the statement of profit or loss and other comprehensive income for the year ended December 31, 2023 are as follows:

*Buildings
Computer and machine
Vehicles*

Total

Right of use assets as of December 31, 2024 and 2023 represent lease contracts for branch office buildings, cars, computers, money sorting machines, EDC, ATM, and CDM both with related parties and third parties.

Bank entered into an asset lease agreement with terms and conditions which include the lease period ranging from 1- 5 years, having an option to extend the lease term, do not include early-termination option and do not include a purchase option at the end of the lease term.

The Bank also has certain leases with terms of 12 months or less and leases of low value assets. The Bank applies exemptions for short-term and low-value leases for these leases.

17. ASET LAIN-LAIN

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Agunan yang diambil alih	119.633	37.132
Piutang ATM	35.146	3.085
Setoran jaminan	17.291	7.268
Setoran dalam perjalanan	13.487	-
Persediaan kantor	4.266	3.065
Lain-lain	9.839	2.799
Total	199.662	53.349

17. OTHER ASSETS

*Foreclosed collateral
ATM receivables
Security deposits
Deposit in transit
Office inventories
Others*

Total

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17. ASET LAIN-LAIN (lanjutan)

Agunan yang diambil alih (AYDA) adalah aset yang diperoleh Bank, baik melalui pelelangan maupun di luar pelelangan berdasarkan penyerahan secara sukarela oleh pemilik agunan atau berdasarkan kuasa untuk menjual di luar lelang dari pemilik agunan dalam hal debitur tidak memenuhi liabilitasnya kepada Bank. Agunan yang diambil alih terutama terdiri dari tanah dan bangunan.

Bank telah melakukan upaya penyelesaian atas agunan yang diambil alih dengan melakukan upaya penjualan dalam bentuk lelang atau pengambilalihan agunan oleh investor atas agunan yang diambil alih.

Aset lain-lain dari pihak berelasi pada tanggal-tanggal 31 Desember 2024 dan 2023 adalah masing-masing sebesar Rp4.938 dan Rp3.540 (Catatan 36).

17. OTHER ASSETS (continued)

Foreclosed collateral (AYDA) is an asset obtained by the Bank, either through auction or outside the auction based on voluntary submission by the owner of the collateral or based on the power to sell outside the auction from the owner of the collateral in the event that the debtor does not fulfill his obligations to the Bank. Foreclosed collateral mainly consists of land and buildings.

The Bank has made efforts to settle the foreclosed assets by making sales efforts in the form of auctions or takeover of collateral by investors for the foreclosed assets.

Other assets from related parties as of December 31, 2024 and 2023, are Rp4,938 and Rp3,540, respectively (Note 36).

18. LIABILITAS SEGERA

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Tarikan dana ATM Bersama	11.086	26.605
Titipan dan transfer	11.697	247
Bunga deposito jatuh tempo	34	24
Lain-lain	19	1.560
Total	22.836	28.436

ATM Bersama - withdrawal
Deposit and transfer
Matured time deposits - interest
Others

Total

18. LIABILITIES DUE IMMEDIATELY

19. SIMPANAN DARI NASABAH

	31 Desember/ December 31, 2024		
	Pihak Berelasi/ Related Parties	Pihak Ketiga/ Third Parties	Total
Rupiah			
Giro	1.732.492	2.026.491	3.758.983
Deposito	1.730.694	12.871.824	14.602.518
Tabungan	2.645	801.044	803.689
	3.465.831	15.699.359	19.165.190
Mata uang asing			
Giro	31.604	323.181	354.785
Deposito	2.321	583.156	585.477
Tabungan	188	21.576	21.764
	34.113	927.913	962.026
Total	3.499.944	16.627.272	20.127.216

Rupiah
Current accounts
Time deposits
Saving accounts

Foreign currencies
Current accounts
Time deposits
Saving accounts

Total

19. DEPOSITS FROM CUSTOMERS

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19. SIMPANAN DARI NASABAH (lanjutan)

19. DEPOSITS FROM CUSTOMERS (continued)

	31 Desember/ December 31, 2023			
	Pihak Berelasi/ Related Parties	Pihak Ketiga/ Third Parties	Total	
Rupiah				Rupiah
Giro	3.558.213	1.819.243	5.377.456	Current accounts
Deposito	1.481.221	11.087.245	12.568.466	Time deposits
Tabungan	2.683	684.810	687.493	Saving accounts
	5.042.117	13.591.298	18.633.415	
Mata uang asing				Foreign currencies
Giro	147.200	71.156	218.356	Current accounts
Deposito	11.106	445.060	456.166	Time deposits
Tabungan	86	7.886	7.972	Saving accounts
	158.392	524.102	682.494	
Total	5.200.509	14.115.400	19.315.909	Total

a. Giro

Tingkat suku bunga per tahun adalah sebagai berikut:

a. Current accounts

The interest rate range per annum are as follows:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023	
Rupiah	0,00% - 6,25%	0,00-6,25%	Rupiah
Dolar Amerika Serikat	0,00% - 5,00%	0,00-5,00%	United States Dollar
Dolar Singapura	0,00% - 0,50%	0,00%	Singapore Dollar
Dolar Australia	0,00% - 0,25%	0,00-0,25%	Australian Dollar
Euro Eropa	0,00% - 0,10%	0,00-0,10%	European Euro
Renminbi China	-	0,00%	Chinese Renminbi

Pada tanggal-tanggal 31 Desember 2024 dan 2023, tidak terdapat giro yang dijadikan jaminan atas kredit yang diberikan dan bank garansi diterbitkan.

As of December 31, 2024 and 2023, there were no current accounts pledged as collateral for loans and bank guarantee issued.

Giro dari pihak yang berelasi diungkapkan dalam Catatan 36. Informasi mengenai jatuh tempo diungkapkan pada Catatan 40.

Current accounts from related parties are disclosed in Note 36. Information with respect to maturities is disclosed in Note 40.

b. Tabungan

b. Saving accounts

	31 Desember/ December 31, 2024			
	Pihak Berelasi/ Related Parties	Pihak Ketiga/ Third Parties	Total	
Rupiah				Rupiah
Tabina Perdana	2.372	694.370	696.742	Tabina Perdana
Tabina Berjangka	64	9.703	9.767	Tabina Berjangka
Tabina Eksekutif	-	82.911	82.911	Tabina Eksekutif
Tabungan Pinter	-	5.574	5.574	Tabungan Pinter
Tabunganku	-	2.415	2.415	Tabunganku
Tabungan Simpel	-	11	11	Tabungan Simpel
Tabina Digital	209	6.060	6.269	Tabina Digital
	2.645	801.044	803.689	
Mata uang asing				Foreign currencies
Tabina Perdana	188	21.576	21.764	Tabina Perdana
Total	2.833	822.620	825.453	Total

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19. SIMPANAN DARI NASABAH (lanjutan)

b. Tabungan (lanjutan)

	31 Desember/ December 31, 2023		
	Pihak Berelasi/ Related Parties	Pihak Ketiga/ Third Parties	Total
Rupiah			
Tabina Perdana	2.635	613.687	616.322
Tabina Berjangka	48	6.688	6.736
Tabina Eksekutif	-	51.144	51.144
Tabungan Pinter	-	5.361	5.361
Tabunganku	-	2.261	2.261
Tabungan Simpel Zero	-	3.137	3.137
Tabungan Simpel	-	421	421
Tabina Digital	-	2.111	2.111
	2.683	684.810	687.493
Mata uang asing			
Tabina Perdana	86	7.886	7.972
Total	2.769	692.696	695.465

Tingkat suku bunga per tahun adalah sebagai berikut:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Rupiah	0,94%	0,91%
Dolar Amerika Serikat	0,43%	0,46%
Dolar Singapura	0,00%	0,00%
Euro Eropa	0,00%	0,00%
Yen Jepang	0,00%	0,00%
Dolar Australia	0,01%	0,00%
Renminbi China	0,00%	0,00%
Pound Sterling Inggris	0,00%	0,00%

Pada tanggal-tanggal 31 Desember 2024 dan 2023, tidak terdapat tabungan yang dijadikan jaminan atas kredit yang diberikan dan bank garansi yang diterbitkan.

Tabungan dari pihak-pihak berelasi diungkapkan dalam Catatan 36. Informasi mengenai jatuh tempo diungkapkan pada Catatan 40.

c. Deposito

Deposito terdiri dari:

	31 Desember/ December 31, 2024		
	Pihak Berelasi/ Related Parties	Pihak Ketiga/ Third Parties	Total
Rupiah			
Deposito berjangka	1.425.744	12.568.454	13.994.198
Deposito on call	304.950	303.370	608.320
	1.730.694	12.871.824	14.602.518
Mata uang asing			
Deposito berjangka	2.321	573.499	575.820
Deposito on call	-	9.657	9.657
Total	1.733.015	13.454.980	15.187.995

19. DEPOSITS FROM CUSTOMERS (continued)

b. Saving accounts (continued)

Rupiah
Tabina Perdana
Tabina Berjangka
Tabina Eksekutif
Tabungan Pinter
Tabunganku
Tabungan Simpel Zero
Tabungan Simpel
Tabina Digital

Foreign currencies
Tabina Perdana

Total

The interest rate range per annum were as follows:

Rupiah
United States Dollar
Singapore Dollar
European Euro
Japanese Yen
Australian Dollar
Chinese Renminbi
Great Britain Poundsterling

As of December 31, 2024 and 2023, there were no saving accounts pledged as collateral for loans and bank guarantee issued.

Saving accounts from related parties are disclosed in Note 36. Information in respect of maturities is disclosed in Note 40.

c. Time Deposits

Time deposits consist of:

Rupiah
Time deposits
Deposit on call

Foreign currencies
Time deposits
Deposit on call

Total

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19. SIMPANAN DARI NASABAH (lanjutan)

19. DEPOSITS FROM CUSTOMERS (continued)

c. Deposito (lanjutan)

c. Time Deposits (continued)

Deposito terdiri dari: (lanjutan)

Time deposits consist of: (continued)

	31 Desember/ December 31, 2023			
	Pihak Berelasi/ Related Parties	Pihak Ketiga/ Third Parties	Total	
Rupiah				Rupiah
Deposito berjangka	50.000	185.000	235.000	Time deposits
Deposit on call	1.431.221	10.902.245	12.333.466	Deposit on call
	1.481.221	11.087.245	12.568.466	
Mata uang asing				Foreign currencies
Deposito berjangka	11.106	445.060	456.166	Time deposits
Total	1.492.327	11.532.305	13.024.632	Total

Berdasarkan jangka waktu kontrak:

By periods of contract:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023	
≤ 1 bulan	8.617.792	8.288.634	≤ 1 month
> 1 - 3 bulan	4.451.028	3.764.811	> 1 - 3 months
> 3 - 6 bulan	1.066.375	700.934	> 3 - 6 months
> 6 - 12 bulan	1.052.800	270.253	> 6 - 12 months
Total	15.187.995	13.024.632	Total

Berdasarkan jatuh tempo:

By maturity date:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023	
≤ 1 bulan	10.350.043	9.963.917	≤ 1 month
> 1 - 3 bulan	3.538.161	2.530.503	> 1 - 3 months
> 3 - 6 bulan	813.431	387.230	> 3 - 6 months
> 6 - 12 bulan	486.360	142.982	> 6 - 12 months
Total	15.187.995	13.024.632	Total

Pada tanggal-tanggal 31 Desember 2024 dan 2023, jumlah deposito yang dijamin sebagai jaminan kredit yang diberikan masing-masing sebesar Rp737.284 dan Rp500.310 (Catatan 10). Sedangkan pada tanggal-tanggal 31 Desember 2024 dan 2023, jumlah deposito yang dijamin sebagai jaminan Bank Garansi diterbitkan masing-masing sebesar Rp89.207 dan Rp53.152 (Catatan 35).

As of December 31, 2024 and 2023 time deposits pledged as loan collaterals amounted to Rp737,284 and Rp500,310 respectively (Note 10). While as of December 31, 2024 and 2023, time deposits pledged as Bank Guarantee issued collaterals amounted to Rp89,207 and Rp53,152, respectively (Note 35).

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19. SIMPANAN DARI NASABAH (lanjutan)

c. Deposito (lanjutan)

Tingkat suku bunga per tahun adalah sebagai berikut:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Rupiah	5,74%	5,49%
Dolar Amerika Serikat	3,66%	3,18%
Euro Eropa	0,15%	0,15%
Dolar Singapura	-	1,00%

Deposito berjangka dari pihak-pihak berelasi diungkapkan dalam Catatan 36. Informasi mengenai jatuh tempo diungkapkan pada Catatan 40.

19. DEPOSITS FROM CUSTOMERS (continued)

c. Time Deposits (continued)

The interest rate range per annum were as follows:

	Rupiah
	United States Dollar
	European Euro
	Singapore Dollar

Time deposits from related parties are disclosed in Note 36. Information with respect to maturities is disclosed in Note 40.

20. SIMPANAN DARI BANK LAIN

Seluruh simpanan dari bank lain merupakan transaksi dengan pihak ketiga dalam mata uang Rupiah, terdiri dari:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Interbank call money	296.570	625.000
Deposito berjangka	66.500	304.900
Giro	36.436	15.480
Tabungan	5.902	21.210
Total	405.408	966.590

a. Giro

Tingkat suku bunga per tahun atas giro masing-masing berkisar antara 0,50% - 4,50% untuk 31 Desember 2024 dan 2023.

Pada tanggal-tanggal 31 Desember 2024 dan 2023, tidak terdapat giro yang dijadikan jaminan.

20. DEPOSITS FROM OTHER BANKS

All deposits from other banks are third parties transactions in Rupiah currency, consist of:

	Interbank call money
	Time deposits
	Current accounts
	Savings
Total	Total

a. Current accounts

The interest rate range per annum of 0.50% - 4.50% for December 31, 2024 and 2023, respectively.

As of December 31, 2024 and 2023, there were no current accounts pledged as collateral.

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20. SIMPANAN DARI BANK LAIN (lanjutan)

b. Deposito

Berdasarkan jatuh tempo:

	31 Desember/ December 31, 2024
≤ 1 bulan	66.500

Pada tanggal-tanggal 31 Desember 2024 dan 2023, tidak terdapat deposito dari bank lain yang dijadikan jaminan.

Tingkat suku bunga per tahun masing-masing berkisar antara 4,25% - 6,25% dan 4,25% - 6,50% untuk 31 Desember 2024 dan 2023.

Informasi mengenai jatuh tempo diungkapkan pada Catatan 40.

c. Interbank call money

Tingkat suku bunga per tahun masing-masing berkisar antara 4,61% - 6,35% dan 5,98% - 6,35% untuk 31 Desember 2024 dan 2023.

Pada tanggal 31 Desember 2024 dan 2023, tidak terdapat *interbank call money* yang dijadikan jaminan.

Informasi mengenai jatuh tempo diungkapkan pada Catatan 40.

20. DEPOSITS FROM OTHER BANKS (continued)

b. Time Deposits

By maturity date:

	31 Desember/ December 31, 2023	
≤ 1 month	304.900	≤ 1 month

As of December 31, 2024 and 2023, there were no time deposits from other banks pledged as collateral.

The interest rate range per annum of 4.25% - 6.25% and 4.25% - 6.50% as of December 31, 2024 and 2023, respectively.

Information with respect to maturities are disclosed in Note 40.

c. Interbank call money

The interest rate range per annum of 4.61% - 6.35% and 5.98% - 6.35% for December 31, 2024 and 2023, respectively.

As of December 31, 2024 and 2023, there were no interbank call money pledged as collateral.

Information with respect to maturities are disclosed in Note 40.

21. EFEK-EFEK YANG DIJUAL DENGAN JANJİ DİBELİ KEMBALİ

21. SECURITIES SOLD UNDER REPURCHASE AGREEMENTS

31 Desember/December 31, 2023							
Nasabah/ Counterparty	Jenis efek-efek/ Type of securities	Nilai nominal/ Nominal amount	Tanggal dimulai/ Starting date	Tanggal jatuh tempo/ Due date	Nilai pembelian kembali/ Repurchase amount	Beban bunga yang belum diamortisasi/ Unamortized interest	Nilai tercatat/ Carrying value
Pihak ketiga/ Third parties							
PT Bank Victoria International Tbk	Obligasi Pemerintah FR 0101/ Government bonds FR 0101	100.000	28 Desember/ December 28, 2023	4 Januari/ January 4, 2024	96.851	(1.323)	95.528
PT Bank Victoria International Tbk	Obligasi Pemerintah FR 0101/ Government bonds FR 0101	50.000	28 Desember/ December 28, 2023	4 Januari/ January 4, 2024	48.425	(662)	47.763
PT Bank Nasionalnoba Tbk	Obligasi Pemerintah FR 0101/ Government bonds FR 0101	100.000	29 Desember/ December 29, 2023	8 Januari/ January 8, 2024	97.094	(1.358)	95.736
Total		250.000			242.370	(3.343)	239.027

Pada tanggal 31 Desember 2023, tingkat suku bunga rata-rata per tahun adalah sebesar 6,13%.

As of December 31, 2023, the average interest rate was 6.13%.

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22. PERPAJAKAN

a. Pajak dibayar dimuka

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023	
Pajak penghasilan Pasal 28	23.718	-	Income taxes Article 28
Total	23.718	-	Total

22. TAXATION

a. Prepaid Tax

b. Utang pajak

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023	
Pajak penghasilan Pasal 4 (2)	17.775	17.839	Income taxes Article 4 (2)
Pasal 21	3.283	3.955	Article 21
Pasal 23	206	61	Article 23
Pasal 25	2.534	3.393	Article 25
Pasal 26	25	6	Article 26
Pasal 29	-	622	Article 29
Pajak pertambahan nilai	81	48	Value-added taxes
Total	23.904	25.924	Total

b. Taxes payable

c. Beban (manfaat) pajak terdiri dari:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2024	2023	
Pajak kini	14.798	61.258	Current tax
Tahun lalu dari hasil pemeriksaan pajak	1.029	-	Prior year tax examination
Pajak tangguhan	9.788	(1.603)	Deferred tax
Total	25.615	59.655	Total

c. Tax expense (benefit) consist of:

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22. PERPAJAKAN (lanjutan)

- c. Rekonsiliasi antara laba sebelum beban pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain dengan laba kena pajak pada tanggal-tanggal 31 Desember 2024 dan 2023, adalah sebagai berikut:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Laba sebelum beban pajak	107.463	267.531
Beda temporer:		
Cadangan kerugian penurunan nilai kredit yang diberikan	(44.010)	(10.007)
Cadangan bonus dan tunjangan lain	(7.576)	5.230
Cadangan kerugian penurunan nilai aset keuangan selain kredit yang diberikan	464	14.458
Imbalan kerja jangka panjang - neto	6.835	5.144
Penyusutan aset tetap	70	(67)
Penyusutan aset hak guna dan beban bunga		
liabilitas sewa	2.195	740
Provisi legal	-	(894)
Keuntungan yang belum direalisasi atas perubahan nilai wajar efek-efek yang diklasifikasikan sebagai nilai wajar melalui laba rugi	(2.469)	(7.315)
Beda tetap:		
Beban umum dan administrasi	3.293	2.321
Penyusutan atas aset tetap yang tidak dapat disusutkan secara pajak	268	15
Sumbangan dan hadiah	732	1.292
Taksiran laba kena pajak	<u>67.265</u>	<u>278.448</u>
Beban pajak penghasilan	14.798	61.258
Pajak penghasilan yang dibayar - pasal 25	(38.516)	(60.636)
(Lebih bayar) utang pajak penghasilan badan	<u>(23.718)</u>	<u>622</u>

Perhitungan taksiran penghasilan kena pajak untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2024 menjadi dasar dalam pengisian Surat Pemberitahuan (SPT) Tahunan 2024.

Berdasarkan Undang-undang No. 7 Tahun 2021 tanggal 29 Oktober 2021 tentang Harmonisasi Peraturan Perpajakan, tarif pajak yang dikenakan atas penghasilan kena pajak bagi Wajib Pajak badan dalam negeri dan bentuk usaha tetap adalah sebesar 22% yang berlaku sejak tahun pajak 2022.

22. TAXATION (continued)

- c. The reconciliation between income before tax expense as shown in the statement of profit or loss and other comprehensive income and estimated taxable income as of December 31, 2024 and 2023 are as follows:

Income before tax expense
Temporary differences:
Allowance for impairment losses of loans
Bonus accrual and other allowances
Allowance for impairment losses of financial assets other than loans
Long-term benefits - net
Depreciation of fixed assets
Depreciation of rights-of-use assets and interest expense on lease liabilities
Legal provision
Unrealized gain on changes in fair value of marketable securities classified as fair value through profit and loss
Permanent differences:
General and administrative expenses
Depreciation of fixed assets that are non deductible
Donation and gifts
Estimated taxable income
Corporate income tax expense
Income tax paid - article 25
Corporate income tax (overpayment) payable

Calculation of estimated taxable income for the year ended December 31, 2024 were the basis for preparing annual tax returns for 2024.

Based on Law No. 7 Year 2021 dated October 29, 2021 on Harmonization of Taxation Regulation, income tax rate on Corporate taxpayer and Permanent Establishment's taxable income is 22% which effective since fiscal year 2022.

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22. PERPAJAKAN (lanjutan)

d. Aset (Liabilitas) Pajak Tangguhan - Neto

Pengaruh pajak atas perbedaan temporer yang signifikan antara pelaporan keuangan dan pajak adalah sebagai berikut:

22. TAXATION (continued)

d. Deferred Tax Assets (Liabilities) - Net

The tax effects on significant outstanding temporary differences between financial and tax reporting purposes are as follows:

31 Desember 2024/December 31, 2024					
	Saldo awal/ Beginning balance	Dikreditkan/ (dibebankan) ke laporan laba rugi komprehensif/ Credited/ (charged) to statement of profit or loss and other comprehensive income	Dikreditkan/ (dibebankan) ke ekuitas/ Credited/ (charged) to equity	Saldo akhir/ Ending balance	
Imbalan kerja jangka panjang	4.767	1.504	(230)	6.041	Long-term benefits
Cadangan kerugian penurunan nilai agunan yang diambil alih	4.182	-	-	4.182	Allowance for impairment losses of foreclosed collateral
Penyusutan aset tetap	6	15	-	21	Depreciation of fixed assets
Cadangan kerugian penurunan nilai kredit yang diberikan	9.683	(9.683)	-	-	Allowance for impairment losses of loans
Cadangan kerugian penurunan nilai aset keuangan selain kredit yang diberikan	5.310	102	-	5.412	Allowance for impairment losses on financial assets other than loans
Keuntungan yang belum direalisasi atas perubahan nilai wajar efek-efek yang diklasifikasikan					Net unrealized gain from change in fair value of
nilai wajar melalui laba rugi	(1.436)	(543)	-	(1.979)	marketable securities classified as fair value through profit or loss
Cadangan bonus dan tunjangan lainnya	6.903	(1.667)	-	5.236	Bonus accrual and other allowances
Kerugian yang belum direalisasi atas perubahan nilai wajar efek-efek yang diklasifikasikan					Net unrealized loss from change in fair value of
nilai wajar melalui penghasilan komprehensif lain - neto	2.589	-	7.286	9.875	marketable securities classified as fair value through other comprehensive income - net
Penyusutan aset hak guna dan beban bunga liabilitas sewa	713	484	-	1.197	Depreciation of rights-of-use assets and interest expense on lease liabilities
Neto	32.717	(9.788)	7.056	29.985	Net

31 Desember 2023/December 31, 2023					
	Saldo awal/ Beginning balance	Dikreditkan/ (dibebankan) ke laporan laba rugi komprehensif/ Credited/ (charged) to statement of profit or loss and other comprehensive income	Dikreditkan/ (dibebankan) ke ekuitas/ Credited/ (charged) to equity	Saldo akhir/ Ending balance	
Imbalan kerja jangka panjang	3.326	1.132	309	4.767	Long-term benefits
Cadangan kerugian penurunan nilai agunan yang diambil alih	4.182	-	-	4.182	Allowance for impairment losses of foreclosed collateral
Penyusutan aset tetap	21	(15)	-	6	Depreciation of fixed assets
Provisi legal	196	(196)	-	-	Legal provision
Cadangan kerugian penurunan nilai kredit yang diberikan	11.885	(2.202)	-	9.683	Allowance for impairment losses of loans
Cadangan kerugian penurunan nilai aset keuangan selain kredit yang diberikan	2.130	3.180	-	5.310	Allowance for impairment losses on financial assets other than loans
Keuntungan yang belum direalisasi atas perubahan nilai wajar efek-efek yang diklasifikasikan					Net unrealized gain from change in fair value of
nilai wajar melalui laba rugi	173	(1.609)	-	(1.436)	marketable securities classified as fair value through profit or loss
Cadangan bonus dan tunjangan lainnya	5.752	1.151	-	6.903	Bonus accrual and other allowances

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22. PERPAJAKAN (lanjutan)

d. Aset (Liabilitas) Pajak Tangguhan - Neto
(lanjutan)

	31 Desember 2023/December 31, 2023			
	Saldo awal/ Beginning balance	Dikreditkan/ (dibebankan) ke laporan laba rugi komprehensif/ Credited/ (charged) to statement of profit or loss and other comprehensive income	Dikreditkan/ (dibebankan) ke ekuitas/ Credited/ (charged) to equity	Saldo akhir/ Ending balance
Kerugian yang belum direalisasi atas perubahan nilai wajar efek-efek yang diklasifikasikan nilai wajar melalui penghasilan komprehensif lain - neto	16.691	-	(14.102)	2.589
Penyusutan aset hak guna dan beban bunga liabilitas sewa	551	162	-	713
Neto	44.907	1.603	(13.793)	32.717

22. TAXATION (continued)

d. Deferred Tax Assets (Liabilities) - Net
(continued)

Net unrealized loss from change in fair value of marketable securities classified as fair value through other comprehensive income - net
 Depreciation of rights-of-use assets and interest expense on lease liabilities

Net

Berdasarkan Peraturan Menteri Keuangan Republik Indonesia Nomor 74 Tahun 2024 ("PMK 74") tentang Pembentukan Cadangan Piutang Tak Tertagih yang Boleh Dikurangkan dari Penghasilan Bruto, terdapat perubahan pada ketentuan perhitungan penyisihan piutang tak tertagih yang boleh dikurangkan dari penghasilan bruto. Selisih lebih antara saldo awal cadangan piutang tak tertagih tahun 2024 yang dihitung menggunakan PMK 74 dan saldo akhir cadangan piutang tak tertagih tahun 2023 yang dihitung menggunakan peraturan sebelumnya diakui seluruhnya oleh Bank sebagai beban yang dapat dikurangkan pada tahun fiskal 2024. Terkait dengan hal tersebut, aset pajak tangguhan yang dimanfaatkan Bank pada tahun fiskal 2024 adalah sebesar Rp9.683.

Based on the Regulation of the Minister of Finance of the Republic of Indonesia Number 74 Year 2024 ("PMK 74") concerning the Establishment of Reserves for Uncollectible Receivables that Can Be Deductible from Gross Income, there are changes to the provisions for calculating the allowance for uncollectible receivables that can be deducted from gross income. The excess difference between the beginning balance of the 2024 uncollectible receivables reserve calculated using PMK 74 and the ending balance of the 2023 uncollectible receivables reserve calculated using the previous regulation was fully recognized by the Bank as a deductible expense in the 2024 fiscal year. Related to this, the deferred tax assets utilized by the Bank in fiscal year 2024 is Rp9,683.

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22. PERPAJAKAN (lanjutan)

e. Rekonsiliasi Beban Pajak

Rekonsiliasi antara beban pajak dengan menggunakan tarif pajak yang berlaku dari laba sebelum beban pajak dan beban pajak - neto seperti yang disajikan dalam laporan laba rugi dan penghasilan komprehensif lainnya adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2024	2023	
Laba sebelum beban pajak	107.463	267.531	Income before tax
Beban pajak penghasilan dengan tarif pajak yang berlaku	23.642	58.857	Income tax expense at the applicable tax rate
Beda tetap - neto	944	798	Permanent differences - net
Période lalu dari hasil pemeriksaan pajak	1.029	-	Prior year tax examination
Beban pajak - neto	25.615	59.655	Tax expense - net

f. Pemeriksaan Pajak

Berdasarkan Undang-Undang Perpajakan yang berlaku di Indonesia, Bank menghitung, menetapkan dan membayar sendiri besarnya jumlah pajak yang terutang. Direktur Jenderal Pajak ("DJP") dapat menetapkan atau mengubah liabilitas pajak dalam batas waktu 5 (lima) tahun sejak saat terutangnya pajak dan tahun-tahun selanjutnya.

Pemeriksaan tahun pajak 2019

Bank telah menerima Surat Pemberitahuan Hasil Pemeriksaan Pajak (SPHP) No. S-00013/RIKSIS/KPP.0708/2023 tanggal 17 Januari 2024 mengenai hasil pemeriksaan pajak untuk tahun 2019. Pada tanggal 26 Maret 2024, Bank menerima Surat Ketetapan Pajak Kurang Bayar (SKPKB) dengan total Rp1.527. Bank telah melakukan pembayaran atas kekurangan pajak tersebut di tanggal 19 April 2024. Bank mencatat pembayaran masing-masing sebesar Rp1.029 dan Rp498 sebagai bagian dari beban pajak - neto dan beban umum dan administrasi.

22. TAXATION (continued)

e. Tax Expense Reconciliation

The reconciliation between the tax expense computed by applying the applicable tax rate on the income before tax expense and the tax expense - net shown in the statement of profit or loss and other comprehensive income are as follows:

f. Tax Examination

Under the prevailing Taxation Laws of Indonesia, the Bank calculates, determines and pays tax payable based on self-assessment. The Directorate General of Taxes ("DGT") may assess or amend taxes within 5 (five) years from the time the tax becomes due and subsequent years.

Assessment for fiscal year 2019

Bank has received Notification of Tax Audit Findings (SPHP) No. S-00013/RIKSIS/KPP.0708/2023 dated January 17, 2024 regarding tax audit result for the year 2019. Bank has received tax underpayment letter (SKPKB) from tax office amounting Rp1,527 on March 26, 2024. Bank has paid the underpayment on April 19, 2024. Bank has recorded the payment amounting Rp1,029 and Rp498 as part of tax expense - net and general and administrative expense, respectively.

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23. LIABILITAS IMBALAN KERJA

Berdasarkan Peraturan Perusahaan, Bank mempunyai kewajiban untuk memberikan imbalan kerja karyawan berdasarkan lama kerjanya karyawan ketika karyawan tersebut diberhentikan atau meninggalkan Bank dikarenakan telah mencapai usia pensiun atau berhenti dengan sukarela. Imbalan ini telah mencerminkan karakteristik dari imbalan tersebut.

Bank menyelenggarakan program pensiun manfaat pasti bagi para karyawannya. Program pensiun ini dikelola oleh Dana Pensiun Lembaga Keuangan (DPLK) Indolife. Kontribusi ke DPLK Indolife ditanggung sepenuhnya oleh Bank. Kontribusi Bank ke DPLK sebesar Rp5.000 dan Rp3.000 masing-masing untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2024 dan 2023.

Liabilitas imbalan kerja per tanggal-tanggal 31 Desember 2024 dan 2023 berdasarkan perhitungan aktuarial yang dilakukan oleh aktuaris independen, Kantor Konsultan Aktuarial Steven & Mourits, berdasarkan laporannya Nomor 1288/MR-GG-PSAK219-INAP/II/2025 tertanggal 28 Februari 2025 dan laporannya Nomor 1037/ST-GG-PSAK24-INAP/III/2024 tertanggal 5 Maret 2024.

Asumsi utama yang digunakan dalam perhitungan aktuaris adalah sebagai berikut:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023	
Tingkat diskonto per tahun	7,15%	6,80%	Discount rate per annum
Tingkat proyeksi kenaikan gaji per tahun	8,00%	8,00%	Salary increase rate per annum
Tingkat pengembalian aset program	7,15%	6,80%	Rate of return plan assets
Usia pensiun normal	55 tahun/years	55 tahun/years	Normal pension age
Tingkat mortalitas (kematian)	TMI - 2019	TMI - 2019	Mortality rate
	10% dari TMI 2019/ 10% from TMI 2019	10% dari TMI 2019/ 10% from TMI 2019	
Tingkat Cacat			Disability Rate
Tingkat Pengunduran Diri			Resignation Rate
Usia 15 - 29 tahun	6% per tahun/year	6% per tahun/year	15 - 29 years old
Usia 30 - 34 tahun	3% per tahun/year	3% per tahun/year	30 - 34 years old
	1,80% per tahun/ year	1,80% per tahun/ year	
Usia 35 - 39 tahun			35 - 39 years old
	1,20% per tahun/ year	1,20% per tahun/ year	
Usia 40 - 50 tahun			40 - 50 years old
	0,60% per tahun/ year	0,60% per tahun/ year	
Usia 51 - 52 tahun			51 - 52 years old
Usia 52 tahun ke atas	0%	0%	above 52 years old

23. EMPLOYEE BENEFITS LIABILITIES

Based on Internal regulation, the Bank has an obligation to provide benefits to certain employees based on employees length of services, when an employee is terminated or upon reaching the mandatory retirement age or resigns voluntarily. This reward has defined benefit characteristics in nature.

The Bank organized defined benefit pension program for the employees. This pension program is managed by Dana Pensiun Lembaga Keuangan (DPLK) Indolife. Contribution to DPLK Indolife are fully paid by the Bank. Bank's contribution to DPLK amounted to Rp5,000 and Rp3,000 for years ended December 31, 2024 and 2023, respectively.

The employee benefits liabilities as of December 31, 2024 and 2023, were based on actuarial calculation performed by an independent actuary, Kantor Konsultan Aktuarial Steven & Mourits, based on their reports Number 1288/MR-GG-PSAK219-INAP/II/2025 dated February 28, 2025 and Number 1037/ST-GG-PSAK24-INAP/III/2024 dated March 5, 2024, respectively.

The actuarial valuation was carried out using the following key assumptions:

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23. LIABILITAS IMBALAN KERJA (lanjutan)

Liabilitas program imbalan pasti

Jumlah liabilitas program imbalan pasti berdasarkan perhitungan aktuarial independen per tanggal-tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Nilai kini liabilitas program imbalan pasti	37.176	28.442
Nilai wajar aset program	(9.725)	(6.781)
Total	27.451	21.661

23. EMPLOYEE BENEFITS LIABILITIES (continued)

Defined benefit obligation

The balance of defined benefit obligation based on the calculation from independent actuary as of December 31, 2024 and 2023, are as follows:

Present value of defined benefit program obligation
Fair value of plan assets

Total

Perubahan nilai kini liabilitas program imbalan pasti adalah sebagai berikut:

The changes in present value of defined benefit obligation are as follows:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023	
Saldo awal	28.442	22.895	Beginning balance
Beban jasa kini	10.291	6.971	Current service cost
Beban bunga	1.849	1.527	Interest cost
Aset program yang dialihkan	(1.209)	(1.594)	Transferred assets program
Manfaat yang dibayarkan oleh program	(1.235)	(2.801)	Benefit paid by program
Pembayaran imbalan kerja oleh Bank	(12)	(48)	Benefit paid by Bank
Liabilitas yang harus diakui terkait pengakuan beban jasa lalu (Keuntungan) kerugian aktuarial: perubahan asumsi keuangan	297	272	Liabilities assumed due to recognition of past service cost
experience adjustments	(1.314)	1.068	Actuarial (gain) loss: changes in financial assumptions
	67	152	experience adjustments
Saldo akhir	37.176	28.442	Ending balance

Beban program imbalan pasti adalah sebagai berikut:

Defined benefit obligation expense are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2024	2023	
Beban jasa kini	10.291	6.971	Current service cost
Beban bunga	1.849	1.527	Interest expense
Penghasilan bunga aset program	(590)	(579)	Interest income from plan assets
Liabilitas yang harus diakui terkait pengakuan beban jasa lalu	297	272	Liabilities assumed due to recognition of past service cost
Beban imbalan kerja	11.847	8.191	Employee benefit expense

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23. LIABILITAS IMBALAN KERJA (lanjutan)

Liabilitas program imbalan pasti (lanjutan)

Rekonsiliasi perubahan liabilitas program imbalan pasti selama tahun berjalan adalah sebagai berikut:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Saldo awal	21.661	15.115
Beban imbalan kerja pada laporan laba rugi (Keuntungan) kerugian pengukuran kembali imbalan kerja pada penghasilan komprehensif lain	11.847	8.191
Kontribusi ke aset program	(1.045)	1.403
Pembayaran imbalan kerja oleh Bank	(5.000)	(3.000)
	(12)	(48)
Saldo akhir	27.451	21.661

Perubahan nilai wajar aset program adalah sebagai berikut:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Saldo awal	6.781	7.780
Kontribusi ke aset program	5.000	3.000
Manfaat yang dibayarkan oleh aset program	(1.235)	(2.801)
Pendapatan bunga dari aset program	590	579
Aset program yang dialihkan	(1.209)	(1.594)
Imbal hasil atas aset program, tidak termasuk pendapatan bunga	(202)	(183)
Saldo akhir	9.725	6.781

Pengukuran kembali (kerugian) keuntungan di penghasilan komprehensif lain adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2024	2023
Saldo awal	(2.096)	(693)
Keuntungan (kerugian) aktuarial atas liabilitas	1.247	(1.220)
Imbal hasil atas aset program, tidak termasuk pendapatan bunga	(202)	(183)
Saldo akhir	(1.051)	(2.096)

23. EMPLOYEE BENEFITS LIABILITIES (continued)

Defined benefit obligation (continued)

The reconciliation of change of defined benefit obligation during the year are as follows:

Beginning balance	
Employee benefits expenses charged in statement of profit or loss	
(Gain) loss on remeasurement of employee benefits to other comprehensive income	
Contribution to plan assets	
Benefit paid by Bank	
Ending balance	

The change of fair value of plan assets are as follows:

Beginning balance	
Contribution to plan assets	
Benefit paid by plan assets	
Interest income from plan assets	
Transferred plan assets	
Return on plan assets, excluding interest income	
Ending balance	

Remeasurement of (loss) gain in other comprehensive income are as follows:

Beginning balance	
Actuarial gain (loss) on liability	
Return on plan assets, excluding interest income	
Ending balance	

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23. LIABILITAS IMBALAN KERJA (lanjutan)

Liabilitas program imbalan pasti (lanjutan)

Seluruh portofolio investasi aset program pada tanggal-tanggal 31 Desember 2024 dan 2023 ditempatkan pada deposito dan obligasi pemerintah dengan jangka waktu kurang dari 1 tahun.

Durasi rata-rata tertimbang dari nilai kini liabilitas imbalan kerja diakhir periode pelaporan 31 Desember 2024 dan 2023 masing-masing adalah 15,99 tahun dan 15,83 tahun.

Berikut menunjukkan analisa sensitivitas nilai kini liabilitas imbalan kerja diasumsikan terdapat perubahan atas tingkat diskonto dan tingkat kenaikan gaji:

31 Desember/December 31, 2024				
	Tingkat diskonto/ Discount Rate		Tingkat kenaikan gaji/ Salary increase rate	
	Kenaikan/ Increase 1%	Penurunan/ Decrease 1%	Kenaikan/ Increase 1%	Penurunan/ Decrease 1%
Dampak pada nilai kini liabilitas imbalan kerja	(3.199)	3.670	3.668	(3.257)

Impact on present value employee benefit liabilities

Berikut menunjukkan analisa sensitivitas nilai kini liabilitas imbalan kerja diasumsikan terdapat perubahan atas tingkat diskonto dan tingkat kenaikan gaji: (lanjutan)

31 Desember/December 31, 2023				
	Tingkat diskonto/ Discount Rate		Tingkat kenaikan gaji/ Salary increase rate	
	Kenaikan/ Increase 1%	Penurunan/ Decrease 1%	Kenaikan/ Increase 1%	Penurunan/ Decrease 1%
Dampak pada nilai kini liabilitas imbalan kerja	(2.358)	2.705	2.698	(2.397)

Impact on present value employee benefit liabilities

Analisis profil jatuh tempo pembayaran program imbalan pasti adalah sebagai berikut:

All of the investment portfolio of plan assets as of December 31, 2024 and 2023, are placed in the deposits and government bonds with maturity less than a year.

The weighted average duration of present value of benefit obligation at the end of reporting period December 31, 2024 and 2023 is 15.99 years and 15.83 years, respectively.

The sensitivity analysis of the present value of employee benefit liabilities in the assumed changes in the discount rate and salary increase:

The sensitivity analysis of the present value of employee benefit liabilities in the assumed changes in the discount rate and salary increase: (continued)

Maturity profile analysis of payment defined benefit obligation are as follows:

31 Desember/ December 31, 2024		
1 tahun/ years	2 - 5 tahun/ years	> 5 tahun/ years
273	10.526	181.660
31 Desember/ December 31, 2023		
1 tahun/ years	2 - 5 tahun/ years	> 5 tahun/ years
2.515	11.628	128.125

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24. UTANG BUNGA

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Rupiah		
Deposito berjangka	43.645	39.968
Deposito on Call	364	187
Deposito digital	59	-
Interbank Call Money	47	396
Tabungan digital	5	-
Mata uang asing		
Deposito berjangka	1.511	927
Total	45.631	41.478

Pada tanggal-tanggal 31 Desember 2024 dan 2023, utang bunga kepada pihak berelasi masing-masing sebesar Rp2.555 dan Rp2.821 (Catatan 36).

24. INTEREST PAYABLES

	31 Desember/ December 31, 2023
Rupiah	
Time deposits	
On Call deposits	
Deposito digital	
Interbank Call Money	
Tabungan digital	
Foreign currency	
Time deposits	
Total	

As of December 31, 2024 and 2023, interest payable to related parties are Rp2,555 and Rp2,821, respectively (Note 36).

25. LIABILITAS LAIN-LAIN

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Liabilitas sewa	66.438	34.387
Cadangan bonus, insentif, dan penghargaan	23.801	31.376
Cadangan kerugian penurunan nilai komitmen dan kontinjensi (Catatan 35)	12.068	11.241
Biaya yang masih harus dibayar	5.476	4.807
Provisi atas kredit yang belum dicairkan	1.196	6.937
Setoran Jaminan	343	4.174
Titipan realisasi lelang jaminan	19	1.449
Cadangan iuran OJK	-	1.731
Lain-lain	503	97
Total	109.844	96.199

Liabilitas sewa merupakan nilai kini dari pembayaran kontrak sewa yang dilakukan oleh Bank.

Cadangan bonus, insentif dan penghargaan merupakan cadangan atas pembayaran bonus dan insentif kepada karyawan dan penghargaan kepada pengurus Bank.

25. OTHER LIABILITIES

	31 Desember/ December 31, 2023
Lease liabilities	
Allowance for bonus, incentives, and appreciation	
Allowance for impairment losses commitment and contingencies (Note 35)	
Accrued expense	
Provision for loan not yet disbursed	
Guarantee Deposits	
Proceeds of collateral auction	
Provision for OJK fees	
Others	
Total	

Lease liabilities represents the present value of the contract lease payments made by the Bank.

Allowance for bonus, incentives and appreciation are allowance for payment of bonus and incentives to employees and awards to the Bank's management.

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25. LIABILITAS LAIN-LAIN (lanjutan)

Setoran Jaminan merupakan setoran yang dibayarkan oleh debitur untuk jaminan atas transaksi SKBDN.

Biaya yang masih harus dibayar merupakan akrual atas pembayaran barang dan jasa ke pihak ketiga.

Cadangan kerugian penurunan nilai komitmen dan kontinjensi merupakan cadangan yang dibentuk atas akun-akun liabilitas komitmen dan kontinjensi.

Cadangan iuran OJK merupakan cadangan atas pembayaran biaya tahunan ke OJK yang akan dibayarkan di triwulan berikutnya.

Titipan realisasi lelang jaminan merupakan hasil penjualan agunan milik debitur yang belum diselesaikan dengan kredit yang diberikan.

Pengungkapan liabilitas sewa adalah sebagai berikut:

Kategori aset pendasar	Saldo awal 1 Januari 2024/ Beginning balance January 1, 2024	Penambahan liabilitas sewa/ Addition of lease liabilities	Beban bunga atas liabilitas sewa/ Interest expense on lease liabilities	Liabilitas sewa yang telah dibayarkan/ Lease liabilities paid	Saldo akhir 31 Desember 2024/ Ending balance December 31, 2024	Category of underlying asset
Bangunan	7.839	27.323	1.035	(12.799)	23.398	Buildings
Komputer dan mesin	26.124	5.830	2.199	(10.009)	24.144	Computer and machine
Kendaraan bermotor	424	21.165	1.417	(4.110)	18.896	Vehicles
Total	34.387	54.318	4.651	(26.918)	66.438	Total

Kategori aset pendasar	Saldo awal 1 Januari 2023/ Beginning balance January 1, 2023	Penambahan liabilitas sewa/ Addition of lease liabilities	Beban bunga atas liabilitas sewa/ Interest expense on lease liabilities	Liabilitas sewa yang telah dibayarkan/ Lease liabilities paid	Saldo akhir 31 Desember 2023/ Ending balance December 31, 2023	Category of underlying asset
Bangunan	15.581	2.912	1.184	(11.838)	7.839	Buildings
Komputer dan mesin	17.675	15.595	2.613	(9.759)	26.124	Computer and machine
Kendaraan bermotor	3.450	-	200	(3.226)	424	Vehicles
Total	36.706	18.507	3.997	(24.823)	34.387	Total

Analisis jatuh tempo liabilitas lain-lain terkait sewa untuk 31 Desember 2024 dan 2023.

25. OTHER LIABILITIES (continued)

Guarantee Deposits are deposits paid from customer for guarantee of SKBDN transaction.

Accrued expenses are accrued for payment of goods and services to third parties.

Allowance for impairment losses on commitments and contingencies is an allowance provided on commitment and contingent liability accounts.

Provision for OJK fees is accrual for annual fee payments to OJK which will be paid in the following quarter.

Proceeds of collateral auction is proceeds of the sale of the debtor's loan collateral which not yet settled to the loans.

Lease liabilities disclosed as follows:

Maturity analysis of other liabilities related with leases as of December 31, 2024 and 2023.

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023	
< 1 tahun	26.865	19.696	< 1 year
1 - 3 tahun	23.118	3.940	1 - 3 years
3 - 5 tahun	16.455	10.751	3 - 5 years
Total	66.438	34.387	Total

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26. MODAL SAHAM

Susunan pemegang saham Bank dan kepemilikannya masing-masing pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut:

Pemegang Saham	Jumlah Saham Ditempatkan dan Disetor Penuh/ Number of Shares Issued and Fully Paid	Persentase Pemilikan/ Percentage of Ownerships	Total	Shareholders
PT Indolife Pensionsama	1.400.830.852	22,83%	140.083	PT Indolife Pensionsama
PT Samudra Biru	1.114.213.066	18,16%	111.421	PT Samudra Biru
UOB Kay Hian Pte. Ltd. **)	1.034.416.550	16,86%	103.442	UOB Kay Hian Pte. Ltd. **)
PT Gaya Hidup Masa Kini	726.190.057	11,84%	72.619	PT Gaya Hidup Masa Kini
DBS Bank Ltd S/A LTSL as Trustee of NS Financial Fund *)	593.387.750	9,67%	59.339	DBS Bank Ltd S/A LTSL as Trustee of NS Financial Fund *)
Masyarakat (masing-masing dibawah 5%)	1.265.678.390	20,64%	126.568	Public (each below 5%)
Total	6.134.716.665	100,00%	613.472	Total

*) Liontrust S/A NS Asean Financials Fund - 869344007 dan DBS Bank Ltd S/A LTSL as Trustee of NS Financial Fund merupakan pemegang saham bukan pemegang saham pengendali Perusahaan melalui pasar modal.

**) UOB Kay Hian Pte Ltd. sejak tanggal 31 Januari 2022 sebagai custody dari Liontrust S/A NS Asean Financials Fund - 869344007.

26. CAPITAL STOCK

The composition of the Bank's shareholders and their respective ownership interest as of December 31, 2024 and 2023 are as follows:

*) Liontrust S/A NS Asean Financials Fund - 869344007 and DBS Bank Ltd S/A LTSL as Trustee of NS Financial Fund are the shareholders acting as non controlling shareholder through capital market.

**) UOB Kay Hian Pte Ltd. since January 31, 2022 as custody of Liontrust S/A NS Asean Financials Fund - 869344007.

27. TAMBAHAN MODAL DISETOR

Akun ini merupakan tambahan modal disetor sehubungan dengan penerbitan saham.

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Agio saham	65.492	65.492
Tambahan modal disetor Right issue I (2016)	87.500	87.500
Biaya emisi saham Right issue I (2016)	(3.912)	(3.912)
Tambahan modal disetor Right issue II (2017)	410.112	410.112
Biaya emisi saham Right issue II (2017)	(7.680)	(7.680)
Tambahan modal disetor Right issue III (2021)	1.159.147	1.159.147
Biaya emisi saham Right issue III (2021)	(3.317)	(3.317)
Tambahan modal disetor Right issue IV (2022)	780.611	780.611
Biaya emisi saham Right issue IV (2022)	(5.665)	(5.665)
Saldo akhir	2.482.288	2.482.288

27. ADDITIONAL PAID-IN CAPITAL

This account represents additional paid-in capital related to the issuance of shares.

Shares premium
Additional paid-in capital
Right issue I (2016)
Share issuance cost
Right issue I (2016)
Additional paid-in capital
Right issue II (2017)
Share issuance cost
Right issue II (2017)
Additional paid-in capital
Right issue III (2021)
Share issuance cost
Right issue III (2021)
Additional paid-in capital
Right issue IV (2022)
Share issuance cost
Right issue IV (2022)

Ending balance

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28. PENGGUNAAN LABA NETO

Berdasarkan Rapat Umum Pemegang Saham Bank tanggal 20 Juni 2024, Pemegang saham Bank menyetujui untuk mengalokasikan laba bersih tahun 2023 sebesar Rp41.575 sebagai cadangan umum.

Berdasarkan Rapat Umum Pemegang Saham Bank tanggal 16 Juni 2023, Pemegang saham Bank menyetujui untuk mengalokasikan laba bersih tahun 2022 sebesar Rp31.409 sebagai cadangan umum.

Pada tanggal-tanggal 31 Desember 2024 dan 2023, cadangan umum Bank masing-masing sebesar Rp106.570 dan Rp64.995. Cadangan umum dan wajib ini dibentuk sehubungan dengan Undang-undang Republik Indonesia No. 1/1995 yang telah digantikan dengan Undang-undang No. 40/2007 efektif tanggal 16 Agustus 2007 mengenai Perseroan Terbatas, yang mengharuskan perusahaan-perusahaan untuk membuat penyisihan cadangan umum sebesar sekurang-kurangnya 20% dari jumlah modal yang ditempatkan dan disetor penuh. Undang-undang tersebut tidak mengatur jangka waktu untuk penyisihan tersebut.

28. APPROPRIATION OF NET INCOME

Based on the General Meeting of Shareholders of the Bank dated June 20, 2024, the shareholders of the Bank agreed to allocate the net income for year 2023 amounting to Rp41,575 as general reserve.

Based on the General Meeting of Shareholders of the Bank dated June 16, 2023, the shareholders of the Bank agreed to allocate the net income for year 2022 amounting to Rp31,409 as general reserve.

As of December 31, 2024 and 2023, the Bank's general reserves amounted to Rp106,570 and Rp64,995, respectively. The general and statutory reserves were provided in relation with the Law of the Republic of Indonesia No. 1/1995 which has been replaced with Law No. 40/2007 effective on August 16, 2007 regarding the Limited Liability Company which requires companies to set up a general reserve amounting to at least 20% of the issued and paid up share capital. There is no timeline over which this amount should be provided.

29. PENDAPATAN BUNGA

29. INTEREST INCOME

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2024	2023	
Kredit yang diberikan	1.256.508	1.168.862	Loans
Efek-efek	407.019	279.133	Marketable securities
Efek-efek yang dibeli dengan janji untuk dijual kembali	110.355	152.533	Securities purchased under resale agreements
Penempatan pada Bank Indonesia dan bank lain	96.966	104.034	Placements with Bank Indonesia and other banks
Giro pada Bank Indonesia dan bank lain	10.873	12.191	Current account with Bank Indonesia and other banks
Tagihan anjak piutang	7.398	9.852	Factoring receivables
Total	1.889.119	1.726.605	Total

Pendapatan bunga yang diterima dari pihak berelasi untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2024 dan 2023 masing-masing sebesar Rp11.241 dan Rp9.592 atau masing-masing sebesar 0,60% dan 0,56% dari jumlah pendapatan bunga (Catatan 36).

Interest income from related parties for year ended December 31, 2024 and 2023 are Rp11,241 and Rp9,592 or 0.60% and 0.56% from total interest income, respectively (Note 36).

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30. BEBAN BUNGA

30. INTEREST EXPENSE

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2024	2023	
Simpanan dari nasabah			Deposits from customer
Deposito berjangka	786.232	709.641	Time deposits
Giro	299.338	235.607	Current accounts
Tabungan	19.407	15.154	Saving accounts
	1.104.977	960.402	
Simpanan dari bank lain			Deposits from other banks
Interbank call money	5.853	5.758	Interbank call money
Deposito berjangka	10.437	7.407	Time deposits
Tabungan	884	-	Saving accounts
Giro	479	430	Current accounts
	17.653	13.595	
Premi Lembaga Penjamin Simpanan (Catatan 38)	42.673	37.722	Deposit Insurance Agency Premium (Note 38)
Efek-efek yang dijual dengan janji dibeli kembali	6.105	915	Securities sold under repurchase agreements
Lain-lain	4.651	3.997	Others
Total	1.176.059	1.016.631	Total

Beban bunga yang dibayarkan ke pihak berelasi untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2024 dan 2023 masing-masing sebesar Rp288.211 dan Rp243.971 atau masing-masing sebesar 24,51% dan 24,00% dari jumlah beban bunga (Catatan 36).

Interest expense from related parties for year ended December 31, 2024 and 2023 are Rp288,211 and Rp243,971 or 24.51% and 24.00% from total interest expense, respectively (Note 36).

31. PENYISIHAN KERUGIAN PENURUNAN NILAI

31. PROVISION FOR IMPAIRMENT LOSSES

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2024	2023	
Kredit yang diberikan (Catatan 10)	188.436	103.478	Loans (Note 10)
Efek-efek (Catatan 8)	(13)	11.206	Marketable securities (Note 8)
Komitmen dan kontinjensi (Catatan 35)	827	2.669	Commitments and contingencies (Note 35)
Penempatan pada Bank Indonesia dan bank lain (Catatan 7)	(365)	618	Placements with Bank Indonesia and other banks (Note 7)
Giro pada bank lain (Catatan 6)	(2)	1	Current accounts with other banks (Note 6)
Tagihan transaksi perdagangan (Catatan 13)	47	(31)	Receivables from trade transaction (Note 13)
Tagihan akseptasi (Catatan 12)	(31)	(4)	Acceptance receivables (Note 12)
Total	188.899	117.937	Total

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32. BEBAN TENAGA KERJA

32. PERSONNEL EXPENSES

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2024	2023	
Gaji direksi dan karyawan	190.949	140.006	Directors and employee's salary
Gaji dan upah tenaga kerja <i>outsourcing</i>	20.209	15.234	Salary and wage for outsourcing employee
Asuransi tenaga kerja	19.296	12.057	Employee's insurance
Bonus, insentif, dan penghargaan	14.349	28.644	Bonus, incentives, and appreciation
Tunjangan hari raya	13.549	10.575	Holidays allowance
Imbalan kerja (Catatan 23)	11.847	8.191	Employee benefits (Note 23)
Tunjangan karyawan	3.289	2.830	Employee's allowance
Honorarium komisaris	2.903	1.564	Commissioner compensation
Lain-lain	736	708	Others
Total	277.127	219.809	Total

33. BEBAN UMUM DAN ADMINISTRASI DAN OPERASIONAL LAINNYA - LAIN-LAIN

33. GENERAL AND ADMINISTRATIVE AND OTHER OPERATING EXPENSES - OTHERS

a. Beban Umum dan Administrasi

a. General and Administrative Expenses

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2024	2023	
Barang dan jasa	60.860	58.469	Good and services
Penyusutan aset tetap dan aset hak guna (Catatan 16)	62.257	54.959	Depreciation of fixed assets and rights of use assets (Note 16)
Pemeliharaan dan perbaikan	24.597	17.763	Repair and maintenance
Promosi	10.289	8.716	Promotion
Sewa	9.969	4.627	Rent
Pendidikan dan pelatihan	3.912	4.855	Training and education
Asuransi	808	760	Insurance
Pajak	662	530	Tax
Lain-lain	477	69	Others
Total	173.831	150.748	Total

b. Beban Operasional Lainnya - Lain-Lain

b. Other Operating Expenses - Others

Beban operasional lainnya - lain-lain terdiri dari beban iuran OJK dan lain-lain.

Other operating expenses - others consist of OJK fees and others.

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34. LABA PER SAHAM

Laba per saham dasar dihitung dengan membagi laba tahun berjalan dengan rata-rata tertimbang jumlah saham biasa yang beredar pada tahun bersangkutan.

34. EARNINGS PER SHARE

Basic earnings per share is calculated by dividing the income for the year by the weighted average number of ordinary shares outstanding during the year.

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2024	2023
Laba bersih tahun berjalan	81.848	207.876
Jumlah rata-rata tertimbang saham biasa yang beredar	6.134.716.665	6.134.716.665
Laba per saham dasar (nilai penuh)	13,34	33,89

Net income for the year
Weighted average number of
ordinary shares outstanding
Basic earnings per share (full amount)

35. KOMITMEN DAN KONTINJENSI

Ikhtisar komitmen dan kontinjensi Bank yang dinyatakan dalam nilai kontrak serta dengan mata uang Rupiah adalah sebagai berikut:

35. COMMITMENTS AND CONTINGENCIES

The Bank's commitments and contingencies at the equivalent Rupiah based on contractual amounts are as follows:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Tagihan komitmen		
Posisi pembelian spot dan derivatif yang masih berjalan	-	36.394
Lainnya	-	740
Total tagihan komitmen	-	37.134
Kewajiban komitmen		
Fasilitas kredit yang belum digunakan	(2.385.939)	(1.900.233)
Penjualan spot dan derivatif yang masih berjalan <i>Irrevocable letters of credit</i> yang masih berjalan	(169.065)	(146.386)
	(17.902)	(25.010)
Total kewajiban komitmen	(2.572.906)	(2.071.629)
Komitmen - neto	(2.572.906)	(2.034.495)
Kontinjensi		
Kewajiban kontinjensi		
Bank Garansi	(114.397)	(111.161)
Total kewajiban kontinjensi	(114.397)	(111.161)
Komitmen dan kontinjensi - neto	(2.687.303)	(2.145.656)

Commitment receivables
Buy spot and derivative
on process
Others
Total commitment receivables

Commitment payables
Unused loan
facilities
Selling spot and derivative
on process
Irrevocable letters of credit
issued to customers
Total commitment payables

Commitment - net

Contingencies
Contingent payables
Bank guarantee
Total contingent payables

Commitments and contingencies - net

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35. KOMITMEN DAN KONTINJENSI (lanjutan)

Saldo bank garansi yang dijaminan dengan deposito berjangka pada tanggal-tanggal 31 Desember 2024 dan 2023 masing-masing sebesar Rp89.207 dan Rp53.152. Sedangkan pada tanggal-tanggal 31 Desember 2024 dan 2023, tidak terdapat saldo bank garansi yang dijaminan dengan giro.

Tabel berikut menyajikan perubahan nilai tercatat fasilitas kredit yang belum digunakan.

35. COMMITMENTS AND CONTINGENCIES (continued)

Bank guarantee covered with collateral of time deposit as of December 31, 2024 and 2023 are Rp89,207 and Rp53,152, respectively. While as of December 31, 2024 and 2023, there was no bank guarantee covered with collateral of current accounts.

The following table presents the changes in the carrying value of unused loan facility.

31 Desember 2024/December 31, 2024					
	Stage 1	Stage 2	Stage 3	Total	
Fasilitas kredit yang belum digunakan					Unused loan facilities
Saldo awal	1.886.853	10.534	2.846	1.900.233	Beginning balance
Transfer dari kerugian kredit ekspektasian 12 bulan (stage 1)	(4.969)	3.148	1.821	-	Transfer from 12 months expected credit loss (stage 1)
Transfer dari kerugian kredit ekspektasian tidak mengalami penurunan nilai (stage 2)	-	(6.495)	6.495	-	Transfer for lifetime expected credit loss - unimpaired (stage 2)
Total saldo awal	1.881.884	7.187	11.162	1.900.233	Total beginning balance after transfer
Aset keuangan baru yang diterbitkan atau dibeli	1.767.016	13.039	8.052	1.788.107	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya	(1.296.599)	(4.039)	(1.763)	(1.302.401)	Financial assets derecognized
Total	2.352.301	16.187	17.451	2.385.939	Total

31 Desember 2023/December 31, 2023					
	Stage 1	Stage 2	Stage 3	Total	
Fasilitas kredit yang belum digunakan					Unused loan facilities
Saldo awal	2.087.320	9.007	-	2.096.327	Beginning balance
Transfer dari kerugian kredit ekspektasian 12 bulan (stage 1)	(6.770)	5.501	1.269	-	Transfer from 12 months expected credit loss (stage 1)
Transfer dari kerugian kredit ekspektasian tidak mengalami penurunan nilai (stage 2)	2.114	(2.114)	-	-	Transfer for lifetime expected credit loss - unimpaired (stage 2)
Total saldo awal	2.082.664	12.394	1.269	2.096.327	Total beginning balance after transfer
Aset keuangan baru yang diterbitkan atau dibeli	1.278.531	4.643	1.577	1.284.751	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya	(1.474.342)	(6.503)	-	(1.480.845)	Financial assets derecognized
Total	1.886.853	10.534	2.846	1.900.233	Total

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35. KOMITMEN DAN KONTINJENSI (lanjutan)

Tabel berikut menyajikan perubahan cadangan kerugian ekspektasian fasilitas kredit yang belum digunakan.

35. COMMITMENTS AND CONTINGENCIES (continued)

The following table presents the changes in the expected credit losses of unused loan facility.

31 Desember 2024/December 31, 2024					
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	11.023	2	18	11.043	Beginning balance
Transfer dari kerugian kredit ekspektasian 12 bulan (stage 1)	(1)	-	1	-	Transfer from 12 months expected credit loss (stage 1)
Transfer dari kerugian kredit ekspektasian tidak mengalami penurunan nilai (stage 2)	-	(1)	1	-	Transfer for lifetime expected credit loss - unimpaired (stage 2)
Total saldo awal setelah pengalihan	11.022	1	20	11.043	Total beginning balance after transfer
Pengukuran kembali bersih penyisihan kerugian	5.379	267	(3)	5.643	Net remeasurement of allowance
Aset keuangan baru yang diterbitkan atau dibeli	4.533	-	-	4.533	Financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya	(9.334)	(1)	(17)	(9.352)	Financial assets derecognized
Total penambahan	578	266	(20)	824	Total additional
Saldo akhir	11.600	267	-	11.867	Ending balance

31 Desember 2023/December 31, 2023					
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	7.350	1.089	-	8.439	Beginning balance
Transfer dari kerugian kredit ekspektasian 12 bulan (stage 1)	(36)	32	4	-	Transfer from 12 months expected credit loss (stage 1)
Transfer dari kerugian kredit ekspektasian tidak mengalami penurunan nilai (stage 2)	258	(258)	-	-	Transfer for lifetime expected credit loss - unimpaired (stage 2)
Total saldo awal setelah pengalihan	7.572	863	4	8.439	Total beginning balance after transfer
Pengukuran kembali bersih penyisihan kerugian	(46)	(96)	14	(128)	Net remeasurement of allowance
Aset keuangan baru yang diterbitkan atau dibeli	8.574	1	-	8.575	Financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya	(5.077)	(766)	-	(5.843)	Financial assets derecognized
Total penambahan	3.451	(861)	14	2.604	Total additional
Saldo akhir	11.023	2	18	11.043	Ending balance

Mutasi nilai tercatat *letter of credit* yang diterbitkan (semua *letter of credit* adalah stage 1) adalah sebagai berikut:

Movement of carrying value of letter of credit issued (all letter of credits are stage 1) are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2024	2023	
Saldo awal	25.010	22.983	Beginning balance
Pengukuran kembali	(19.305)	(8.880)	Remeasurement
Aset keuangan yang baru diterbitkan	273.111	295.512	New financial assets issued
Aset keuangan yang dihentikan pengakuannya	(260.914)	(284.605)	Financial assets derecognized
Saldo akhir	17.902	25.010	Ending balance

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35. KOMITMEN DAN KONTINJENSI (lanjutan)

Mutasi cadangan kerugian penurunan nilai *letter of credit* yang diterbitkan (semua *letter of credit* adalah *stage 1*) adalah sebagai berikut:

Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
2024	2023	
Saldo awal	24	Beginning balance
Aset keuangan yang baru diterbitkan	4	New financial assets issued
Aset keuangan yang dihentikan pengakuannya	(25)	Financial assets derecognized
Saldo akhir	3	Ending balance

Mutasi nilai tercatat bank garansi yang diterbitkan (semua bank garansi adalah *stage 1*) adalah sebagai berikut:

Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
2024	2023	
Saldo awal	111.161	Beginning balance
Aset keuangan yang baru diterbitkan	88.778	New financial assets issued
Aset keuangan yang dihentikan pengakuannya	(85.542)	Financial assets derecognized
Saldo akhir	114.397	Ending balance

Mutasi nilai cadangan kerugian penurunan nilai bank garansi yang diterbitkan (semua bank garansi adalah *stage 1*) adalah sebagai berikut:

Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
2024	2023	
Saldo awal	174	Beginning balance
Aset keuangan yang baru diterbitkan	155	New financial assets issued
Aset keuangan yang dihentikan pengakuannya	(131)	Financial assets derecognized
Saldo akhir	198	Ending balance

Movement of allowance for impairment losses of *letter of credit* issued (all *letter of credits* are *stage 1*) are as follows:

Movement of carrying value of bank guarantee issued (all bank guarantees are *stage 1*) are as follows:

Movement of allowance for impairment losses of bank guarantee issued (all bank guarantees are *stage 1*) are as follows:

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36. TRANSAKSI DENGAN PIHAK-PIHAK YANG BERELASI

Dalam kegiatan normal usaha, Bank melakukan transaksi dengan pihak berelasi, karena hubungan kepemilikan dan/atau kepengurusan. Semua transaksi dengan pihak berelasi telah dilakukan dengan kebijakan dan syarat yang telah disepakati bersama, dimana persyaratan tersebut mungkin tidak sama dengan transaksi lain yang dilakukan dengan pihak-pihak yang tidak berelasi.

36. TRANSACTIONS WITH RELATED PARTIES

In the normal course of business, the Bank engages in transactions with related parties due to the relationship of ownership and/or management. All transactions with related parties were made according to the mutually agreed policies and terms, where such terms may not be the same as other transactions undertaken with unrelated parties.

Pihak Berelasi/ Related parties	Sifat dari hubungan/ Nature of relationship	Sifat dari Transaksi/ Nature of Transaction
PT Gaya Hidup Masa Kini	Pemegang saham / Shareholder	Simpanan nasabah, Utang bunga dan Beban bunga / Deposits from customers, Interest payables and Interest expense
PT Tritunggal Intipermata	Dikendalikan oleh pemegang saham yang sama/ Controlled by the same shareholder	Simpanan nasabah, Utang bunga dan Beban bunga / Deposits from customers, Interest payables and Interest expense
PT Asuransi Central Asia	Dikendalikan oleh pemegang saham yang sama/ Controlled by the same shareholder	Simpanan nasabah, Utang bunga dan Beban bunga / Deposits from customers, Interest payables and Interest expense
PT Asuransi Jiwa Central Asia Raya	Dikendalikan oleh pemegang saham yang sama/ Controlled by the same shareholder	Simpanan nasabah, Utang bunga dan Beban bunga / Deposits from customers, Interest payables and Interest expense
PT Asuransi Harta Aman Pratama Tbk	Dikendalikan oleh pemegang saham yang sama/ Controlled by the same shareholder	Simpanan nasabah, Utang bunga dan Beban bunga / Deposits from customers, Interest payables and Interest expense
PT Asia Inti Era Makmur	Dikendalikan oleh pemegang saham yang sama/ Controlled by the same shareholder	Simpanan nasabah, Utang bunga dan Beban bunga / Deposits from customers, Interest payables and Interest expense
PT Indofood CBP Sukses Makmur Tbk	Dikendalikan oleh pemegang saham yang sama/ Controlled by the same shareholder	Simpanan nasabah, Utang bunga dan Beban bunga / Deposits from customers, Interest payables and Interest expense
PT Indomobil Insurance Consultant	Dikendalikan oleh pemegang saham yang sama/ Controlled by the same shareholder	Simpanan nasabah, Utang bunga dan Beban bunga / Deposits from customers, Interest payables and Interest expense
PT Indomobil Sukses Internasional	Dikendalikan oleh pemegang saham yang sama/ Controlled by the same shareholder	Simpanan nasabah, Utang bunga dan Beban bunga / Deposits from customers, Interest payables and Interest expense
PT Indosurance Broker Utama	Dikendalikan oleh pemegang saham yang sama/ Controlled by the same shareholder	Simpanan nasabah, Utang bunga dan Beban bunga / Deposits from customers, Interest payables and Interest expense
PT Indopropertama Nusapersada	Dikendalikan oleh pemegang saham yang sama/ Controlled by the same shareholder	Simpanan nasabah, Utang bunga dan Beban bunga / Deposits from customers, Interest payables and Interest expense
PT Bina Raya Perkasa	Dikendalikan oleh pemegang saham yang sama/ Controlled by the same shareholder	Simpanan nasabah, Utang bunga dan Beban bunga / Deposits from customers, Interest payables and Interest expense
PT IMG Sejahtera Langgeng	Dikendalikan oleh pemegang saham yang sama/ Controlled by the same shareholder	Simpanan nasabah, Utang bunga dan Beban bunga / Deposits from customers, Interest payables and Interest expense
PT Inti Cakrawala Citra	Dikendalikan oleh pemegang saham yang sama/ Controlled by the same shareholder	Simpanan nasabah, Utang bunga dan Beban bunga / Deposits from customers, Interest payables and Interest expense

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36. TRANSACTIONS WITH RELATED PARTIES (continued)

Pihak Berelasi/ Related parties	Sifat dari hubungan/ Nature of relationship	Sifat dari Transaksi/ Nature of Transaction
PT Salim Ivomas Pratama Tbk	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Simpanan nasabah, Utang bunga dan Beban bunga / <i>Deposits from customers, Interest payables and Interest expense</i>
PT Taliabu Mineralindo Sejahtera	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Simpanan nasabah, Utang bunga dan Beban bunga / <i>Deposits from customers, Interest payables and Interest expense</i>
PT Aston Inti Makmur	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Aset lain-lain, Simpanan nasabah, Utang bunga dan Beban bunga/ <i>Other assets, Deposits from customers, Interest payable and Interest expense</i>
PT Indolife Pensionsama	Pemegang saham / <i>Shareholder</i>	Simpanan nasabah, Utang bunga dan Beban bunga / <i>Deposits from customers, Interest payables and Interest expense</i>
PT Indomarco Prismatama	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Aset lain-lain, Simpanan nasabah, Utang bunga dan Beban bunga / <i>Other assets, Deposits from customer, Interest payables and Interest expense</i>
PT Indomobil Multitrada	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Kredit yang diberikan, Simpanan nasabah, Piutang bunga, Utang bunga, Pendapatan bunga dan Beban bunga / <i>Loans, Deposits from customers, Interest receivables, Interest payables, Interest income and Interest expense</i>
PT Indomatsumoto Press & Dies Industri	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Kredit yang diberikan, Simpanan nasabah, Piutang bunga, Utang bunga, Pendapatan bunga dan Beban bunga / <i>Loans, Deposits from customers, Interest receivables, Interest payables, Interest income and Interest expense</i>
PT Indokemika Jayatama	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Kredit yang diberikan, Simpanan nasabah, Piutang bunga, Utang bunga, Pendapatan bunga dan Beban bunga / <i>Loans, Deposits from customers, Interest receivables, Interest payables, Interest income and Interest expense</i>
PT Indomobil Finance Indonesia	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Simpanan nasabah, Utang bunga dan Beban bunga / <i>Deposits from customers, Interest payables and Interest expense</i>
PT Indofood Sukses Makmur Tbk	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Simpanan nasabah, Utang bunga dan Beban bunga / <i>Deposits from customers, Interest payables and Interest expense</i>
PT Indolakto	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Simpanan nasabah, Utang bunga dan Beban bunga / <i>Deposits from customers, Interest payables and Interest expense</i>
PT Indomobil Jasa Lintas Raya	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Simpanan nasabah, Utang bunga dan Beban bunga / <i>Deposits from customers, Interest payables and Interest expense</i>
PT Indomobil Prima Energi	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Simpanan nasabah, Utang bunga dan Beban bunga / <i>Deposits from customers, Interest payables and Interest expense</i>

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36. TRANSAKSI DENGAN PIHAK-PIHAK YANG BERELASI (lanjutan)

36. TRANSACTIONS WITH RELATED PARTIES (continued)

Pihak Berelasi/ Related parties	Sifat dari hubungan/ Nature of relationship	Sifat dari Transaksi/ Nature of Transaction
PT Fast Food Indonesia	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Simpanan nasabah, Utang bunga dan Beban bunga / <i>Deposits from customers, Interest payables and Interest expense</i>
PT Inti Prima Cemerlang	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Simpanan nasabah, Utang bunga dan Beban bunga / <i>Deposits from customers, Interest payables and Interest expense</i>
PT Suzuki Indomobil Sales	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Simpanan nasabah, Utang bunga dan Beban bunga / <i>Deposits from customers, Interest payables and Interest expense</i>
PT London Sumatra Indonesia Tbk	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Simpanan nasabah, Utang bunga dan Beban bunga / <i>Deposits from customers, Interest payables and Interest expense</i>
PP Indomarco Adi Prima	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Simpanan nasabah, Utang bunga dan Beban bunga / <i>Deposits from customers, Interest payables and Interest expense</i>
PT Kreta Indo Artha	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Tagihan dan liabilitas derivatif, Simpanan nasabah, Utang bunga dan Beban bunga / <i>Derivatives receivable and payable, Interest payable and Interest expense</i>
PT Indo Seungli Makmur	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Simpanan nasabah dan Beban bunga / <i>Deposits from customer and Interest expense</i>
PT Klik Indomaret Sukses	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Simpanan nasabah dan Utang bunga Beban bunga / <i>Deposits from customer, Interest payables and Interest expense</i>
PT Gema Buana Nusantara	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Simpanan nasabah, Utang bunga dan Beban bunga / <i>Deposits from customer, Interest payables and Interest expense</i>
PT Prima Visualindo	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Simpanan nasabah, Utang bunga dan Beban bunga / <i>Deposits from customer, Interest payables and Interest expense</i>
PT Central Asia Financial	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Simpanan nasabah, Utang bunga dan Beban bunga / <i>Deposits from customer, Interest payables and Interest expense</i>
PT Total Chemindo Loka	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Kredit yang diberikan, Piutang bunga Simpanan nasabah, Utang bunga Pendapatan bunga dan Beban bunga / <i>Loans, Interest receivable, Deposits from customer, Interest payables, Interest Income and Interest expense</i>
PT Jakarta Kyoai Medical Center	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Simpanan nasabah, Utang bunga dan Beban bunga / <i>Deposits from customer, Interest payables and Interest expense</i>
PT Aseli Garmen Indonesia	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Simpanan nasabah, Utang bunga dan Beban bunga / <i>Deposits from customer, Interest payables and Interest expense</i>

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36. TRANSAKSI DENGAN PIHAK-PIHAK YANG BERELASI (lanjutan)

36. TRANSACTIONS WITH RELATED PARTIES (continued)

Pihak Berelasi/ Related parties	Sifat dari hubungan/ Nature of relationship	Sifat dari Transaksi/ Nature of Transaction	
PT Indotek Engico	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Kredit yang diberikan, Piutang bunga, Simpanan nasabah, Utang bunga, Pendapatan bunga dan Beban bunga / <i>Loans, Interest receivable, Deposits from customer, Interest payables, Interest income and Interest expense</i>	
PT Kyokuto Indomobil Distributor Indonesia	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Simpanan nasabah, Utang bunga dan Beban bunga / <i>Deposits from customer, Interest payables and Interest expense</i>	
PT Guruh Mitra Perkasa	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Kredit yang diberikan, Piutang bunga, dan Pendapatan bunga / <i>Loans, Interest receivables and Interest income</i>	
PT Bukit Indah Mandiri Abadi	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Kredit yang diberikan, Piutang bunga, dan Pendapatan bunga / <i>Loans, Interest receivables and Interest income</i>	
PT Indomas Multi Kreasi	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Kredit yang diberikan, Piutang bunga, dan Pendapatan bunga / <i>Loans, Interest receivables and Interest income</i>	
PT Sarana Tani Indonesia Makmur	Dikendalikan oleh pemegang saham yang sama/ <i>Controlled by the same shareholder</i>	Kredit yang diberikan, Piutang bunga, dan Pendapatan bunga / <i>Loans, Interest receivables and Interest income</i>	
Dewan Komisaris dan Direksi / <i>Board of Commissioners and Directors</i>	Pengurus / <i>Management</i>	Kredit yang diberikan, Simpanan nasabah, Piutang bunga, Utang bunga, Pendapatan bunga dan Beban Bunga, Beban tenaga kerja / <i>Loans, Deposits from customers, Interest receivables, Interest payables, Interest income and Interest expense, Personnel expenses</i>	
	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023	
Aset		Assets	
Kredit yang diberikan (Catatan 10)	315.981	167.656	Loans (Note 10)
Piutang bunga (Catatan 11)	523	195	Interest receivables (Note 11)
Tagihan derivatif (Catatan 14)	374	1.356	Derivatives receivable (Note 14)
Aset lain-lain (Catatan 17)	4.938	3.540	Other assets (Note 17)
Total aset yang terkait dengan pihak berelasi	321.816	172.747	Total assets associated with related parties
Persentase terhadap total aset	1,32%	0,71%	Percentage to total assets
Liabilitas			Liabilities
Liabilitas derivatif (Catatan 14)	1.127	-	Derivatives payables (Note 14)
Simpanan dari nasabah (Catatan 19)	3.499.944	5.200.509	Deposits from customers (Note 19)
Utang bunga (Catatan 24)	2.555	2.821	Interest payable (Note 24)
Liabilitas lain-lain	20.876	5.826	Other liabilities
Total liabilitas yang terkait dengan pihak berelasi	3.524.502	5.209.156	Total liabilities associated with related parties
Persentase terhadap total liabilitas	16.93%	25,01%	Percentage to total liabilities

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36. TRANSAKSI DENGAN PIHAK-PIHAK YANG BERELASI (lanjutan)

36. TRANSACTIONS WITH RELATED PARTIES (continued)

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2024	2023	
PENDAPATAN DAN BEBAN			INCOME AND EXPENSE
Pendapatan bunga (Catatan 29)	11.241	9.592	Interest income (Note 29)
Beban bunga (Catatan 30)	288.211	243.971	Interest expense (Note 30)
Persentase terhadap jumlah pendapatan dan beban			Percentage to total income and expense
Pendapatan bunga	0,60%	0,56%	Interest income
Beban bunga	24,51%	24,00%	Interest expense

Kompensasi kepada personel manajemen kunci

Untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2024 dan 2023 gaji dan kompensasi lainnya (semuanya dalam bentuk imbalan jangka pendek) yang dibayarkan kepada Komisaris dan Direksi Bank masing-masing sejumlah Rp36.219 dan Rp27.562.

Compensation of key management personnel

For the year ended December 31, 2024 and 2023 salaries and other benefits (all included as short-term compensations) of Commissioners and Directors of the Bank amounted to Rp36,219 and Rp27,562, respectively.

37. SEGMENT OPERASI

37. OPERATING SEGMENTS

Informasi segmen Bank disajikan berdasarkan jenis kegiatan usahanya, yaitu pemasaran dan kredit, treasury, dan *trade finance*. Kegiatan usaha tersebut menjadi dasar pelaporan informasi segmen primer Bank sebagai berikut:

Bank's segment information presented by type of business activities, such marketing and loans, treasury and trade finance. That segment activities become the basis of primary segment reporting information as follows:

	31 Desember/ December 31, 2024				
	Pemasaran dan Kredit/ Marketing and Loans	Treasuri/ Treasury	Trade Finance	Total	
Pendapatan					Income
Pendapatan bunga	1.256.508	625.213	7.398	1.889.119	Interest income
Pendapatan operasional lainnya	11.786	11.684	3.597	27.067	Other operating income
Total pendapatan	1.268.294	636.897	10.995	1.916.186	Total income
Beban					Expense
Beban bunga	(1.152.302)	(23.757)	-	(1.176.059)	Interest expenses
Beban operasional lainnya	(189.263)	381	(16)	(188.898)	Other operating expenses
Total beban	(1.341.565)	(23.376)	(16)	(1.364.957)	Total expense
Pendapatan yang tidak dapat dialokasikan				21.019	Unallocated income
Beban yang tidak dapat dialokasikan				(472.184)	Unallocated expense
Laba sebelum beban pajak				107.463	Income before tax expense
Beban pajak				(25.615)	Tax expense
Laba bersih tahun berjalan				81.848	Net income for the year

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37. SEGMENT OPERASI (lanjutan)

Informasi segmen Bank disajikan berdasarkan jenis kegiatan usahanya, yaitu pemasaran dan kredit, treasury, dan *trade finance*. Kegiatan usaha tersebut menjadi dasar pelaporan informasi segmen primer Bank sebagai berikut: (lanjutan)

37. OPERATING SEGMENTS (continued)

Bank's segment information presented by type of business activities, such marketing and loans, treasury and trade finance. That segment activities become the basis of primary segment reporting information as follows: (continued)

31 Desember/ December 31, 2023					
	Pemasaran dan Kredit/ Marketing and Loans	Treasuri/ Treasury	Trade Finance	Total	
Pendapatan					Income
Pendapatan bunga	1.168.862	547.891	9.852	1.726.605	Interest income
Pendapatan operasional lainnya	3.006	31.983	4.334	39.323	Other operating income
Total pendapatan	1.171.868	579.874	14.186	1.765.928	Total income
Beban					Expense
Beban bunga	(1.002.121)	(14.510)	-	(1.016.631)	Interest expenses
Beban operasional lainnya	(106.051)	(11.824)	(60)	(117.935)	Other operating expenses
Total beban	(1.108.172)	(26.334)	(60)	(1.134.566)	Total expense
Pendapatan yang tidak dapat dialokasikan				19.914	Unallocated income
Beban yang tidak dapat dialokasikan				(383.745)	Unallocated expense
Laba sebelum beban pajak				267.531	Income before tax expense
Beban pajak				(59.655)	Tax expense
Laba bersih tahun berjalan				207.876	Net income for the year
31 Desember/December 31, 2024					
	Pemasaran dan Kredit/ Marketing and Loans	Treasuri/ Treasury	Trade Finance	Total	
Aset					Assets
Aset segmen	12.882.852	10.712.747	335.125	23.930.724	Segment assets
Aset yang tidak dapat dialokasikan				506.010	Unallocated assets
Total aset				24.436.734	Total assets
Liabilitas					Liabilities
Liabilitas segmen	20.172.847	406.535	60.367	20.639.749	Segment liabilities
Liabilitas yang tidak dapat dialokasikan				184.011	Unallocated liabilities
Total liabilitas				20.823.760	Total liabilities
31 Desember/December 31, 2023					
	Pemasaran dan Kredit/ Marketing and Loans	Treasuri/ Treasury	Trade Finance	Total	
Aset					Assets
Aset segmen	12.382.079	11.517.497	198.332	24.097.908	Segment assets
Aset yang tidak dapat dialokasikan				286.672	Unallocated assets
Total aset				24.384.580	Total assets
Liabilitas					Liabilities
Liabilitas segmen	19.367.371	1.206.765	97.479	20.671.615	Segment liabilities
Liabilitas yang tidak dapat dialokasikan				156.807	Unallocated liabilities
Total liabilitas				20.828.422	Total liabilities

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38. JAMINAN PEMERINTAH TERHADAP LIABILITAS PEMBAYARAN BANK UMUM

Berdasarkan Salinan Peraturan Lembaga Penjamin Simpanan (LPS) No. 1/PLPS/2005 tanggal 26 September 2005 tentang Program Penjaminan Simpanan yang menyatakan bahwa sejak tanggal 22 September 2005. Lembaga Penjamin Simpanan menjamin simpanan yang meliputi giro, deposito berjangka, sertifikat deposito, tabungan, dan atau bentuk lain yang dipersamakan dengan itu yang merupakan simpanan yang berasal dari masyarakat termasuk yang berasal dari bank lain. Saldo yang dijamin untuk setiap nasabah pada satu Bank adalah:

- a. Maksimum sebesar Rp1.000, sejak tanggal 22 September 2006 sampai dengan 21 Maret 2007.
- b. Maksimum sebesar Rp100, sejak tanggal 22 Maret 2007 sampai dengan 12 Oktober 2008.

Pada tanggal 13 Oktober 2008, Presiden Republik Indonesia menetapkan Peraturan Pemerintah No. 66 Tahun 2008 tentang Besaran Nilai Simpanan yang dijamin LPS. Berdasarkan peraturan tersebut, nilai simpanan yang dijamin untuk setiap nasabah pada satu bank yang semula berdasarkan Undang-Undang No. 24 Tahun 2004 ditetapkan maksimum Rp100, diubah menjadi maksimum Rp2.000.

Berdasarkan Undang-Undang Republik Indonesia No. 7 Tahun 2009, Peraturan Pemerintah Pengganti Undang-Undang tentang LPS telah ditetapkan menjadi Undang-Undang sejak tanggal 13 Januari 2009.

39. INFORMASI LAINNYA

a. Manajemen Modal

Tujuan utama kebijakan manajemen permodalan Bank adalah untuk memastikan bahwa Bank telah memenuhi persyaratan modal yang diwajibkan dan memastikan Bank telah menjaga peringkat kredit yang kuat dan rasio modal yang sehat agar dapat mendukung bisnis dan memaksimalkan nilai saham para pemegang saham.

Manajemen menggunakan peraturan rasio permodalan untuk memantau kecukupan modal sesuai dengan standar industri. Pendekatan Bank Indonesia untuk pengukuran modal tersebut terutama didasarkan kepada pemantauan kebutuhan modal yang diwajibkan terhadap modal yang tersedia.

Bank telah memenuhi semua persyaratan modal yang diwajibkan untuk periode yang disajikan.

38. GOVERNMENT GUARANTEE ON PAYMENT OF COMMERCIAL BANK'S OBLIGATIONS

Based on the Indonesia Deposit Insurance Corporation (LPS) Regulation No. 1/PLPS/2005 dated September 26, 2005, regarding Deposit Guarantee Program, since September 22, 2005, the Indonesian Deposit Insurance Corporation will guarantee bank deposits, time deposits, certificate of deposits, saving deposits, and or other forms of deposits from other banks. Guaranteed bank balances of each customer are as follows:

- a. Maximum of Rp1,000, from September 22, 2006 until March 21, 2007.
- b. Maximum of Rp 100, from March 22, 2007 until October 12, 2008.

On October 13, 2008, the President of the Republic of Indonesia approved Government Regulation No. 66 Year 2008 regarding the amount of guarantee on deposits guaranteed by LPS. Based on such Regulation, the guaranteed customer's deposits amount in a bank which previously according to Law No. 24 Year 2004 amounted to Rp100, amended to the maximum amount of Rp2,000.

Based on the Law of the Republic of Indonesia No. 7 year 2009, Government Regulation in Lieu of Law on LPS has been set into law since January 13, 2009.

39. OTHER INFORMATION

a. Capital Management

The primary objectives of the Bank's capital management policy are to ensure that the Bank complies with externally imposed capital requirements and that the Bank maintains strong credit ratings and healthy capital ratios in order to support its business and to maximize the shareholders' shares value.

The management use capital ratio regulation to monitor capital adequacy in accordance with industry standard. Bank Indonesia's approach for capital measurement is primarily based on the monitoring of capital requirement to the available capital.

The Bank has complied with capital requirement for the periods presented.

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39. INFORMASI LAINNYA (lanjutan)

- b. Bank menerima surat dari PT Perusahaan Pengelolaan Aset (Persero) ("PPA") No. S.073/PAK-PAKP/1007 tanggal 24 Oktober 2007 tentang Pelunasan Kewajiban Debitur dengan jumlah USD172.599,73 (nilai penuh). Tagihan PPA kepada Bank tersebut terkait dengan fasilitas L/C jatuh tempo yang berasal dari pengalihan tagihan PT Bank Umum Nasional ("BUN") (Bank Beku Kegiatan Operasi) yang dialihkan ke Badan Penyehatan Perbankan Nasional ("BPPN"). Bank telah menanggapi hal tersebut melalui surat No. BIP/DIR/065/X/07 tanggal 29 Oktober 2007 yang menjelaskan bahwa tagihan tersebut tidak tercatat dalam pembukuan Bank dan Bank tidak memiliki tunggakan kewajiban kepada BUN. Sebagai tanda itikad baik, Bank telah melakukan setoran kepada PPA sebesar Rp250 pada tanggal 9 September 2008.

Pada tanggal 23 Januari 2013, Panitia Urusan Piutang Negara (PUPN) Cabang DKI melalui suratnya No. PJPN-005/PUPNC.10.03/2013 telah mengirimkan penetapan jumlah piutang negara kepada Bank dimana jumlah piutang Negara yang wajib dilunasi Bank adalah sebesar USD189.859,70 (nilai penuh) atau setara dengan Rp1.632 dengan kurs transaksi sebesar Rp9.915,20 per Dolar AS (nilai penuh). Bank melalui Kantor Hukum Musa Sinambela & Partners, telah mengirimkan surat No. 010/P/LO-MSP/III/2013 tanggal 6 Maret 2013 kepada Kantor Pelayanan Kekayaan Negara dan Lelang (KPKNL) Jakarta untuk meninjau kembali Surat Keputusan PUPN tersebut.

Pada tanggal 23 Februari 2017, Bank telah menerima tagihan atas piutang tersebut dari Kementerian Keuangan sebesar USD189.859,70 (nilai penuh). Bank telah melakukan pembayaran atas sebagian tagihan tersebut sebesar Rp740 pada tanggal 14 Maret 2017.

Pada tanggal 19 September 2023, Bank telah menerima tagihan atas piutang tersebut dari Kementerian Keuangan sebesar USD134.572,93 (nilai penuh). Bank telah melakukan pelunasan pembayaran atas tagihan tersebut secara penuh pada tanggal 26 September 2023, sehingga sisa tagihan atas piutang per 31 Desember 2023 adalah sebesar RpNihil.

39. OTHER INFORMATION (continued)

- b. The Bank received a letter from the PT Perusahaan Pengelolaan Aset (Persero) ("PPA") No. S.073/PAK-PAKP/1007 dated October 24, 2007 regarding the repayment obligation of debtor amounting to USD172,599.73 (full amount). PPA bill to the Bank related to maturity L/C facility derived from the transfer of claims PT Bank Umum Nasional ("BUN") (Suspension Bank Operations) were transferred to the Indonesian Bank Restructuring Agency ("IBRA"). The Bank has responded through letter No. BIP/DIR/065/X/07 dated October 29, 2007 explaining that the bill was not recorded in the books of the Bank and they have no outstanding obligations to BUN. As good intention from the Bank, on September 9, 2008, the Bank has deposited to PPA the amount of Rp250.

On January 23, 2013, State Receivables Committee (PUPN), DKI Branch, through its letter No. PJPN-005/PUPNC.10.03/2013 has sent stipulation of state receivables from the Bank in which the amount of state receivables that should be paid by the Bank amounted to USD189,859.70 (full amount) or equivalent to Rp1,632 with using transaction rate Rp9,915.20 per USD (full amount). The Bank through the Law Office Musa Sinambela & Partners, has sent a letter No. 010/P/LO-MSP/III/2013 dated March 6, 2013 to State Assets and Auction Service Office (KPKNL) Jakarta to review the decree of PUPN.

In February 23, 2017, Bank received invoice of the receivables form Ministry of Finance amounting USD189,859.70 (full amount). Bank had paid the invoice partially, amounting Rp740 in March 14, 2017.

In September 19, 2023, Bank received invoice of the receivables form Ministry of Finance amounting USD134,572.93 (full amount). The Bank had fully paid the invoice on September 26, 2023, therefore the remaining bill as of December 31, 2023 is RpNil.

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40. MANAJEMEN RISIKO KEUANGAN

Risiko kredit

Risiko kredit adalah risiko akibat kegagalan debitur dan/atau pihak lain dalam memenuhi kewajiban kepada Bank. Risiko kredit bersumber pada aktivitas pemberian kredit, kepemilikan instrumen keuangan, transaksi antar bank, serta kewajiban komitmen dan kontinjensi. Bank telah memiliki kebijakan dan pedoman tertulis terkait dengan kegiatan perkreditan yang terdiri dari prosedur analisa kredit, persetujuan kredit, pencatatan dan pengawasan kredit, dan restrukturisasi kredit. Kebijakan dan prosedur tersebut dikaji secara berkala untuk disesuaikan dengan ukuran dan kompleksitas bisnis Bank.

Bank secara terus-menerus memonitor risiko kredit untuk memastikan kemungkinan kerugian dan tidak dibayarnya kredit yang diberikan dan kontrak keuangan lainnya seminimal mungkin, baik untuk debitur individual maupun secara keseluruhan.

Struktur kredit yang telah dibakukan menjamin diterapkannya kebijakan dan pelaksanaan pemberian kredit secara hati-hati oleh Bank. Kebijakan pemberian kredit tertentu telah dilakukan untuk mencerminkan pengalaman dan kredit manajemen, yang bekerja dalam batas tertentu untuk memastikan semua keputusan pemberian kredit disetujui dan diketahui pada tingkatan tanggung jawab yang sesuai di Bank.

Penerapan manajemen risiko kredit dilakukan mulai dari proses inisiasi, analisis, pembuatan keputusan, pencairan, administrasi dan proses penanganan kredit bermasalah. Tujuannya agar risiko kredit yang timbul dapat terjaga dalam batas toleransi dan kemampuan modal Bank, dan kredit bermasalah dapat dipulihkan secara optimal sehingga kerugian yang timbul dapat diminimalkan. Antisipasi terhadap kerugian kredit bermasalah dilakukan pula oleh Bank dengan membentuk Cadangan Kerugian Penurunan Nilai (CKPN) atas risiko kredit sesuai dengan ketentuan yang berlaku.

Proses analisa permohonan kredit dilakukan oleh unit kerja analis kredit yang independen terhadap unit bisnis. Sementara untuk memastikan terpenuhinya ketentuan yang berlaku maka unit kerja kepatuhan melakukan analisa uji kepatuhan untuk pemberian fasilitas kredit dengan plafon di atas Rp10.000.

40. FINANCIAL RISK MANAGEMENT

Credit risk

Credit risk is the risk which cause by the failure of the debtor and/or other parties to meet obligations to the Bank. Credit risk is based on lending activities, the ownership of financial instruments, transactions between banks and commitments and contingencies. The Bank has had written policies and guidelines related to lending activities which consist of credit analysis procedures, credit approval, credit recording and monitoring and credit restructuring. Policies and procedures are reviewed regularly to conform with the size and complexity of the Bank's business.

The Bank continuously monitors credit risk to ensure that the potential loss from default on financial and contractual agreements is minimized, at individual borrowers and at portfolio level.

A formalized credit structure ensures prudent lending policies and practices are adopted throughout the Bank. Specific Lending discretion have been granted to reflect the experience of lending management, who operates within a defined framework which ensures all lending decisions are approved and noted at the appropriate level of responsibility within the Bank.

The implementation of credit risk management is started from the initiation of the process, analysis, decision making, disbursement, administration and handle non-performing credit process. The purpose is that arising credit risk can be maintained within the limits of tolerance and ability of the Bank's capital, and non-performing loans can be optimally recovered so that the losses can be minimized. Anticipating the loss of non-performing loans has also been conducted by the Bank with providing the allowance for impairment losses (CKPN) on credit risk in accordance with applicable regulations.

The process of credit application analysis is conducted by analyst credit unit which independent from the business unit. Furthermore, to ensure the compliance with applicable regulations, then Compliance Unit conducts compliance analysis before granting the credit facilities with limit credit above Rp10,000.

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40. MANAJEMEN RISIKO KEUANGAN (lanjutan)

Risiko kredit (lanjutan)

Pengambilan keputusan pemberian kredit diatur sesuai kewenangan. Selain menatausahakan dokumen perkreditan, unit kerja Administrasi Kredit berfungsi melakukan kontrol terhadap pemenuhan covenant yang dipersyaratkan sebelum kredit dicairkan dan pengawasan terhadap ketepatan pembayaran sesuai dengan kontrak yang diperjanjikan. Proses pencairan dilakukan unit kerja operasional atas instruksi dari unit kerja Administrasi Kredit setelah seluruh persyaratan dipenuhi.

Dalam rangka menekan tingkat kerugian apabila terdapat kredit macet, penanganan kredit bermasalah dilakukan oleh unit kerja khusus yang independen. Bank mengelola risiko konsentrasi kredit dengan mempertimbangkan karakteristik masing-masing kredit dan penguasaan Bank atas segmen yang dimasuki. Segmentasi ini mempengaruhi perlakuan dan kebijakan dalam menetapkan kecukupan agunan, struktur kredit dan covenant yang dipersyaratkan.

Bank mengukur dan memantau risiko untuk setiap debitur baik secara individual, sektor ekonomi maupun seluruh portofolio kredit dengan menerapkan *four - eyes principle* secara konsisten. Bank juga dengan ketat memantau perkembangan portofolio kredit Bank yang memungkinkan untuk melakukan tindakan pencegahan secara tepat waktu (*Early Warning*) apabila terjadi penurunan kualitas kredit.

(i) Analisis eksposur maksimum risiko kredit mempertimbangkan dampak keuangan agunan dan peningkatan kredit lainnya:

- Nilai tercatat aset keuangan Bank selain dari kredit merupakan eksposur maksimum risiko kredit.
- Kredit dijamin dengan agunan (misalnya aset tetap, piutang, kendaraan, persediaan, mesin dan lain-lain). Bank menggunakan nilai wajar agunan sebagai dasar arus kas masa depan untuk tujuan penurunan jika pinjaman bersifat *collateral dependent* dan penyitaan agunan kemungkinan besar terjadi berdasarkan perjanjian.
- Oleh karena itu, nilai tercatat kredit tidak mewakili eksposur maksimum risiko kredit.
- Dalam penerbitan bank garansi yang tidak dapat dibatalkan, eksposur maksimum atas risiko kredit adalah nilai maksimum yang harus dibayarkan oleh Bank dalam hal timbul kewajiban atas penerbitan bank garansi yang tidak dapat dibatalkan.

40. FINANCIAL RISK MANAGEMENT (continued)

Credit risk (continued)

Lending decision-making is regulated according to authority. Furthermore, loan administration unit has responsibility to control the fulfillment of required covenants before the loan is disbursed and monitor the payment in accordance with the contract agreement. The loan disbursement is conducted by operational unit which instructed by loan administration unit after all of the requirements being fulfilled.

In order to reduce the losses if there are non-performing loan, it is handled by independent special unit. The Bank manages credit concentration risk by considering the characteristics of each credit and control of the loan segment. This segmentation affects the treatment and policy in determining the adequacy of collateral, credit structure and covenants required.

The Bank measures and monitors risks by individual debtor, economic sector or entire loan portfolio by implementing the four - eyes principle consistently. The Bank is also closely monitor the development of the Bank's credit portfolio that allows to take preventive measures in a timely manner (Early Warning) in the event of a decline in credit quality.

(i) *An analysis of the maximum exposure to credit risk considering the financial effect of collateral and other credit enhancement:*

- *The carrying value of the Bank's financial assets of other than loans represents the maximum exposure to credit risk.*
- *Loans are secured by collateral (e.g. fixed assets, receivables, vehicles, inventories, machineries and et cetera). The Bank uses the fair value of collateral as a basis of future cash flows for impairment purposes if loans are collateral dependent and foreclosure of collateral is most likely to occur based on the agreement.*
- *Hence, the carrying value of loans does not represent maximum exposure to credit risk.*
- *For non-cancellable bank guarantees issued, the maximum exposure to credit risk is the maximum amount that the Bank would have to pay if the obligations of the non-cancellable bank guarantees of credit issued are called upon.*

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40. MANAJEMEN RISIKO KEUANGAN (lanjutan)

Risiko kredit (lanjutan)

Tabel dibawah ini menunjukkan *net maximum exposure* atas risiko kredit untuk efek-efek yang dibeli dengan janji dijual kembali pada tanggal-tanggal 31 Desember 2024 dan 2023.

31 Desember/December 31, 2024			
Keterangan Descriptions/	Eksposur maksimum/ Maximum Exposure	Agunan/ Collateral	Eksposur neto/ Net exposure
Efek-efek yang dibeli dengan janji dijual kembali	246.420	249.915	-
31 Desember/December 31, 2023			
Keterangan Descriptions/	Eksposur maksimum/ Maximum Exposure	Agunan/ Collateral	Eksposur neto/ Net exposure
Efek-efek yang dibeli dengan janji dijual kembali	2.146.197	2.248.471	-

Securities purchased
under resale agreements

Securities purchased
under resale agreements

- (ii) Analisis paparan maksimum eksposur untuk risiko kredit berdasarkan lokasi geografis dan *counterparty* tanpa memperhitungkan adanya agunan yang dikuasai atau *credit enhancement* lainnya:

a) Geografis

31 Desember/December 31, 2024			
	Jabodetabek	Luar/Outside Jabodetabek	Total
Giro pada Bank Indonesia	1.203.006	-	1.203.006
Giro pada bank lain	107.900	58.463	166.363
Penempatan pada Bank Indonesia dan bank lain	2.097.182	252.071	2.349.253
Efek-efek			
Biaya perolehan diamortisasi	420.193	-	420.193
Nilai wajar melalui penghasilan komprehensif lain	5.832.854	123.095	5.955.949
Nilai wajar melalui laba rugi	181.081	-	181.081
Efek-efek yang dibeli dengan janji dijual kembali	246.420	-	246.420
Kredit yang diberikan			
Modal kerja	4.363.597	3.915.286	8.278.883
Investasi	2.877.597	1.326.065	4.203.662
Konsumsi	510.406	157.491	667.897
Tagihan akseptasi	60.343	-	60.343
Tagihan transaksi perdagangan	274.982	-	274.982
Tagihan derivatif	574	-	574
Piutang bunga	78.977	16.306	95.283
Aset lain-lain*)	55.593	-	55.593
Total	18.310.705	5.848.777	24.159.482
Cadangan kerugian penurunan nilai	(204.566)	(107.473)	(312.039)
Neto	18.106.139	5.741.304	23.847.443

Current account with Bank Indonesia
Current accounts with other banks

Placements with Bank Indonesia
and other banks
Marketable securities
Amortized cost
Fair value through
other comprehensive
income
Fair value through
profit or loss

Securities purchased
under resale agreements

Loans
Working capital
Investment
Consumer
Acceptance receivables
Trade transactions receivables
Derivative receivables
Interest receivables
Other assets*)

Allowance for impairment losses

Total

Net

*) Aset lain-lain terdiri dari setoran jaminan, piutang ATM, setoran dalam perjalanan, dan lain-lain.

*) Other assets consist of security deposit, ATM receivables, deposit in transit, and others.

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40. MANAJEMEN RISIKO KEUANGAN (lanjutan)

Risiko kredit (lanjutan)

- (ii) Analisis paparan maksimum eksposur untuk risiko kredit berdasarkan lokasi geografis dan *counterparty* tanpa memperhitungkan adanya agunan yang dikuasai atau *credit enhancement* lainnya: (lanjutan)

a) Geografis (lanjutan)

	31 Desember/December 31, 2023		
	Jabodetabek	Luar/Outside Jabodetabek	Total
Giro pada Bank Indonesia	1.600.005	-	1.600.005
Giro pada bank lain	110.028	68.872	178.900
Penempatan pada Bank Indonesia dan bank lain	2.893.162	280.000	3.173.162
Efek-efek			
Biaya perolehan diamortisasi	889.316	-	889.316
Nilai wajar melalui penghasilan komprehensif lain	3.192.175	125.571	3.317.746
Nilai wajar melalui laba rugi	162.559	-	162.559
Efek-efek yang dibeli dengan janji dijual kembali	2.146.197	-	2.146.197
Kredit yang diberikan			
Modal kerja	4.183.279	3.206.035	7.389.314
Investasi	3.401.892	1.457.270	4.859.162
Konsumsi	294.430	134.280	428.710
Tagihan akseptasi	93.108	-	93.108
Tagihan transaksi perdagangan	105.408	-	105.408
Tagihan derivatif	1.471	-	1.471
Piutang bunga	76.820	12.152	88.972
Aset lain-lain*)	10.353	-	10.353
Total	19.160.203	5.284.180	24.444.383
Cadangan kerugian penurunan nilai	(211.276)	(124.845)	(336.121)
Neto	18.948.927	5.159.335	24.108.262

*) Aset lain-lain terdiri dari setoran jaminan, piutang ATM, setoran dalam perjalanan, dan lain-lain.

40. FINANCIAL RISK MANAGEMENT (continued)

Credit risk (continued)

- (ii) An analysis of the maximum exposure to credit risk by geographical location and *counterparty* without taking into account of any collateral held or other credit enhancements: (continued)

a) Geographical location (continued)

Current account with Bank Indonesia
Current accounts with other banks
Placements with Bank Indonesia and other banks
Marketable securities
Amortized cost
Fair value through other comprehensive income
Fair value through profit or loss
Securities purchased under resale agreements
Loans
Working capital
Investment
Consumer
Acceptance receivables
Trade transactions receivables
Derivative receivables
Interest receivables
Other assets*)
Total
Allowance for impairment losses
Net

*) Other assets consist of security deposit, ATM receivables, deposit in transit, and others.

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40. MANAJEMEN RISIKO KEUANGAN (lanjutan)

40. FINANCIAL RISK MANAGEMENT (continued)

Risiko kredit (lanjutan)

Credit risk (continued)

b) Jenis counterparties

b) Counterparty types

31 Desember/December 31, 2024							
	Pemerintah RI (termasuk Bank Indonesia)/ Government of RI (including Bank Indonesia)	Bank	Lembaga keuangan bukan bank/ Non-bank financial institutions	Perusahaan lainnya/ Other companies	Perseorangan/ Individuals	Total	
Giro pada							Current account with
Bank Indonesia	1.203.006	-	-	-	-	1.203.006	Bank Indonesia
Giro pada							Current accounts
bank lain - neto	-	166.358	-	-	-	166.358	with other banks - net
Penempatan pada							Placements with
Bank Indonesia	1.347.182	1.001.759	-	-	-	2.348.941	Bank Indonesia
dan bank lain - neto							and other banks - net
Efek-efek							Marketable securities
Biaya perolehan							Amortized cost - net
diamortisasi - neto	-	141.189	39.999	238.996	-	420.184	
Nilai wajar melalui							Fair value through
penghasilan							other comprehensive
komprehensif							income - net
lain - neto	3.742.923	117.456	539.331	1.556.239	-	5.955.949	
Nilai wajar melalui							Fair value through
laba rugi	88.422	-	-	92.659	-	181.081	profit or loss
Efek-efek yang dibeli							Securities purchased
dengan janji							under resale
dijual kembali	246.420	-	-	-	-	246.420	agreements
Kredit yang diberikan							Loans
Modal kerja - neto	-	8.578	226.565	6.917.553	882.431	8.035.127	Working capital - net
Investasi - neto	-	723	-	3.920.465	220.213	4.141.401	Investment - net
Konsumsi - neto	-	-	-	-	662.400	662.400	Consumer - net
Tagihan akseptasi							Acceptance receivables - net
- neto	-	-	-	60.286	-	60.286	
Tagihan transaksi perdagangan							Trade transactions receivable - net
- neto	-	-	-	274.840	-	274.840	
Tagihan derivatif		200	-	374	-	574	Derivative receivables
Piutang bunga	51.822	7	627	34.325	8.502	95.283	Interest receivables
Aset lain-lain*)	-	-	-	55.593	-	55.593	Other assets*)
Neto	6.679.775	1.436.270	806.522	13.151.330	1.773.546	23.847.443	Net
31 Desember/December 31, 2023							
	Pemerintah RI (termasuk Bank Indonesia)/ Government of RI (including Bank Indonesia)	Bank	Lembaga keuangan bukan bank/ Non-bank financial institutions	Perusahaan lainnya/ Other companies	Perseorangan/ Individuals	Total	
Giro pada							Current account with
Bank Indonesia	1.600.005	-	-	-	-	1.600.005	Bank Indonesia
Giro pada							Current accounts
bank lain - neto	-	178.893	-	-	-	178.893	with other banks - net
Penempatan pada							Placements with
Bank Indonesia	1.643.162	1.529.323	-	-	-	3.172.485	Bank Indonesia
dan bank lain - neto							and other banks - net
Efek-efek							Marketable securities
Biaya perolehan							Amortized cost - net
diamortisasi - neto	-	218.078	80.577	590.636	-	889.291	
Nilai wajar melalui							Fair value through
Penghasilan							other comprehensive
komprehensif							income - net
lain - neto	1.271.261	92.225	433.718	1.520.542	-	3.317.746	
Nilai wajar melalui							Fair value through
laba rugi	55.548	-	107.011	-	-	162.559	profit or loss
Efek-efek yang dibeli							Securities purchased
dengan janji							under resale
dijual kembali	2.003.073	143.124	-	-	-	2.146.197	agreements
Kredit yang diberikan							Loans
Modal kerja - neto	-	-	385.849	6.714.139	53.468	7.153.456	Working capital - net
Investasi - neto	-	882	-	4.784.188	-	4.785.070	Investment - net
Konsumsi - neto	-	-	-	403.431	-	403.431	Consumer - net
Tagihan akseptasi							Acceptance receivables - net
- neto	-	-	-	93.020	-	93.020	
Tagihan transaksi perdagangan							Trade transactions receivable - net
- neto	-	-	-	105.313	-	105.313	
Tagihan derivatif		92	-	1.379	-	1.471	Derivative receivables
Piutang bunga	19.398	4.798	8.225	53.625	2.926	88.972	Interest receivables
Aset lain-lain*)	-	-	-	10.353	-	10.353	Other assets*)
Neto	6.592.447	2.167.415	1.015.380	14.276.626	56.394	24.108.262	Net

*) Aset lain-lain terdiri dari setoran jaminan, piutang ATM, setoran dalam perjalanan, dan lain-lain.

*) Other assets consist of security deposit, ATM receivables, deposit in transit, and others.

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40. MANAJEMEN RISIKO KEUANGAN (lanjutan)

40. FINANCIAL RISK MANAGEMENT (continued)

Risiko kredit (lanjutan)

Credit risk (continued)

b) Jenis *counterparties* (lanjutan)

b) *Counterparty types* (continued)

Tabel di bawah ini menunjukkan eksposur maksimum risiko kredit Bank untuk komitmen dan garansi.

The table below shows the Bank's maximum credit risk exposure for commitments and guarantees.

31 Desember/December 31, 2024

	Pemerintah RI (termasuk Bank Indonesia)/ Government of RI (including Bank Indonesia)	Bank	Lembaga keuangan bukan bank/ Non-bank financial institutions	Perusahaan lainnya/ Other companies	Perseorangan/ Individuals	Total	
Bank Garansi	-	-	-	105.697	8.700	114.397	Bank guarantee
Fasilitas	-	-	-	-	-	-	
kredit yang	-	-	526.439	1.582.718	276.782	2.385.939	Unused loan
belum digunakan	-	-	-	17.902	-	17.902	facilities
Letter of Credit	-	-	-	-	-	-	Letter of credit
Neto	-	-	526.439	1.706.317	285.482	2.518.238	Net

31 Desember/December 31, 2023

	Pemerintah RI (termasuk Bank Indonesia)/ Government of RI (including Bank Indonesia)	Bank	Lembaga keuangan bukan bank/ Non-bank financial institutions	Perusahaan lainnya/ Other companies	Perseorangan/ Individuals	Total	
Bank Garansi	-	-	-	91.511	19.650	111.161	Bank guarantee
Fasilitas	-	-	-	-	-	-	
kredit yang	-	-	419.272	1.260.524	220.437	1.900.233	Unused loan
belum digunakan	-	-	-	25.010	-	25.010	facilities
Letter of Credit	-	-	-	-	-	-	Letter of credit
Neto	-	-	419.272	1.377.045	240.087	2.036.404	Net

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40. MANAJEMEN RISIKO KEUANGAN (lanjutan)

Risiko kredit (lanjutan)

(iii) Kualitas kredit pada laporan keuangan

Informasi kualitas kredit dari aset keuangan yang belum jatuh tempo dan tidak mengalami penurunan nilai (jumlah bruto sebelum dikurangi cadangan kerugian penurunan nilai) per tanggal-tanggal 31 Desember 2024 dan 2023 tanpa memperhitungkan adanya agunan yang dikuasai atau *credit enhancement* lainnya adalah sebagai berikut:

31 Desember/December 31, 2024						
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ <i>neither past due nor impaired</i>		Jatuh tempo dan tidak mengalami penurunan nilai/ <i>Past due but not Impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Total	
	Tingkat Tinggi/ <i>High Grade</i>	Tingkat standar/ <i>Standard grade</i>				
Giro pada Bank Indonesia	1.203.006	-	-	-	1.203.006	Current account with Bank Indonesia
Giro pada bank lain	166.363	-	-	-	166.363	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	2.349.253	-	-	-	2.349.253	Placements with Bank Indonesia and other banks
Efek-efek						Marketable securities
Biaya perolehan diamortisasi	420.193	-	-	-	420.193	Amortized cost
Nilai wajar melalui penghasilan komprehensif lain	5.796.633	10.006	149.310	-	5.955.949	Fair value through other comprehensive income
Nilai wajar melalui laba rugi	181.081	-	-	-	181.081	Fair value through profit or loss
Efek-efek yang dibeli dengan janji dijual kembali	246.420	-	-	-	246.420	Securities purchased under resale
Kredit yang diberikan						agreements
Modal kerja	-	7.686.867	138.222	453.794	8.278.883	Loans
Investasi	-	4.065.335	103.087	35.240	4.203.662	Working capital
Konsumsi	-	624.318	33.390	10.189	667.897	Investment
Tagihan akseptasi	-	60.343	-	-	60.343	Consumer
Tagihan transaksi perdagangan	-	274.982	-	-	274.592	Acceptance receivables
Tagihan derivatif	-	574	-	-	574	Trade transactions receivables
Piutang bunga	51.947	36.803	6.533	-	95.283	Derivative receivables
Aset lain-lain*)	35.145	20.448	-	-	55.593	Interest receivables
Total	10.450.041	12.779.676	430.542	499.223	24.159.482	Total
Cadangan kerugian penurunan nilai	(326)	(99.882)	(29.211)	(182.620)	(312.039)	Allowance for impairment losses
Neto	10.449.715	12.679.794	401.331	316.603	23.847.443	Net

*) Aset lain-lain terdiri dari setoran jaminan, piutang ATM, setoran dalam perjalanan, dan lain-lain.

*) Other assets consist of security deposit, ATM receivables, deposit in transit, and others.

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40. MANAJEMEN RISIKO KEUANGAN (lanjutan)

40. FINANCIAL RISK MANAGEMENT (continued)

Risiko kredit (lanjutan)

Credit risk (continued)

(iii) Kualitas kredit pada laporan keuangan (lanjutan)

(iii) Credit quality of financial assets (continued)

	31 Desember/December 31, 2023					
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ <i>neither past due nor impaired</i>		Jatuh tempo dan tidak mengalami penurunan nilai/ <i>Past due but not impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Total	
	Tingkat Tinggi/ <i>High Grade</i>	Tingkat standar/ <i>Standard grade</i>				
Giro pada Bank Indonesia	1.600.005	-	-	-	1.600.005	Current account with Bank Indonesia
Giro pada bank lain	178.900	-	-	-	178.900	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	3.173.162	-	-	-	3.173.162	Placements with Bank Indonesia and other banks
Efek-efek						Marketable securities
Biaya perolehan diamortisasi	889.316	-	-	-	889.316	Amortized cost
Nilai wajar melalui penghasilan komprehensif lain	3.169.781	10.006	137.959	-	3.317.746	Fair value through other comprehensive income
Nilai wajar melalui laba rugi	162.559	-	-	-	162.559	Fair value through profit or loss
Efek-efek yang dibeli dengan janji dijual kembali	2.146.197	-	-	-	2.146.197	Securities purchased under resale agreements
Kredit yang diberikan						Loans
Modal kerja	-	6.933.888	156.397	299.029	7.389.314	Working capital
Investasi	-	4.751.207	26.029	81.926	4.859.162	Investment
Konsumsi	-	358.552	400	69.758	428.710	Consumer
Tagihan akseptasi	-	93.108	-	-	93.108	Acceptance receivables
Tagihan transaksi perdagangan	-	105.408	-	-	105.408	Trade transactions receivables
Tagihan derivatif	92	1.379	-	-	1.471	Derivative receivables
Piutang bunga	47.591	36.641	4.619	121	88.972	Interest receivables
Aset lain-lain*)	3.085	7.268	-	-	7.268	Other assets*)
Total	11.370.688	12.297.457	325.404	450.834	24.444.383	Total
Cadangan kerugian penurunan nilai	(709)	(59.327)	(43.384)	(232.701)	(336.121)	Allowance for impairment losses
Neto	11.369.979	12.238.130	282.020	218.133	24.108.262	Net

*) Aset lain-lain terdiri dari setoran jaminan, piutang ATM, setoran dalam perjalanan, dan lain-lain.

*) Other assets consist of security deposit, ATM receivables, deposit in transit, and others.

Bank menggunakan pedoman berikut untuk menentukan kualitas kredit atas aset keuangannya.

The Bank uses the following guidelines to determine the credit quality of its financial assets.

Kredit yang diberikan, piutang bunga dan tagihan akseptasi

Loans, interest receivables and acceptance receivables

a. Tingkat tinggi

a. High grade

Ini berkaitan dengan rekening debitur yang memiliki riwayat pembayaran yang sangat baik dan tidak pernah menunggak sepanjang jangka waktu kredit.

This pertains to those accounts from borrowers with very satisfactory track record of loan repayment and whose accounts did not turn past due during the term of the loan.

b. Tingkat standar

b. Standard grade

Ini berkaitan dengan rekening debitur yang memiliki riwayat pembayaran kredit yang rata-rata baik dan tidak pernah menunggak 90 hari atau lebih.

This pertains to those accounts from borrowers who have an average track record of loan repayment and whose account did not turn past due for 90 days and over.

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40. MANAJEMEN RISIKO KEUANGAN (lanjutan)

Risiko kredit (lanjutan)

- (iii) Kualitas kredit pada laporan keuangan (lanjutan)

Efek-efek

Untuk memastikan kualitas dari portofolio investasinya. Bank mengikuti pemeringkatan risiko eksternal dari penyedia yang menerbitkan peringkat seperti PT Pemeringkat Efek Indonesia (Pefindo) dan Fitch Ratings untuk efek-efek korporasi lokal. Tabel di bawah ini menunjukkan peringkat yang ekuivalen dengan Pefindo dan Fitch yang relevan pada masing-masing kelompok peringkat risiko:

Kualitas Kredit/ Credit Quality	Peringkat Risiko Eksternal/ External Risk Rating
	Pefindo/Fitch
Tingkat Tinggi/High Grade	idAAA to idA-
Tingkat Standar/Standard Grade	idBBB+ to idBBB-
Jatuh tempo dan tidak mengalami penurunan nilai/Past due but not impaired	idBB+ to idCCC

Giro, penempatan pada Bank Indonesia dan bank lain

Giro, penempatan pada Bank Indonesia dan bank lain diperingkat sebagai tingkat tinggi karena ditempatkan atau ditransaksikan dengan bank bereputasi baik yang memiliki probabilitas kebangkrutan rendah.

Efek-efek yang dibeli dengan janji dijual kembali

Efek-efek yang dibeli dengan janji dijual kembali diperingkat sebagai tingkat tinggi karena ditransaksikan atau dikeluarkan oleh Pemerintah atau bank bereputasi baik yang memiliki probabilitas kebangkrutan rendah.

Aset lain-lain, tagihan akseptasi, dan tagihan transaksi perdagangan

Aset lain-lain, tagihan akseptasi, dan tagihan transaksi perdagangan diperingkat sebagai tingkat standar karena aset tersebut merupakan aset biasa yang dapat dikembalikan pada saat penghentian kontrak.

40. FINANCIAL RISK MANAGEMENT (continued)

Credit risk (continued)

- (iii) Credit quality of financial assets (continued)

Marketable securities

In ensuring the quality of its investment portfolio, the Bank follows external risk rating from published providers such as PT Pemeringkat Efek Indonesia (Pefindo) and Fitch Ratings for its local corporate marketable securities. The table below presents the Pefindo and Fitch equivalent grades relevant to each risk rating class:

Current account and placements with Bank Indonesia and other bank

Current account and placements with Bank Indonesia and other banks are rated as high grade since these are deposited in or transacted with reputable banks which has low probability of insolvency.

Securities purchased under resale agreements

Securities purchased under resale agreements are rated as high grade since these are transacted or issued by Government or reputable banks which has low probability of insolvency.

Other assets, acceptance receivables, receivables from trade transactions

Other assets, acceptance receivables, and receivables from trade transactions are rated as standard grade because these are ordinary assets which can be refunded upon termination of the contract.

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40. MANAJEMEN RISIKO KEUANGAN (lanjutan)

Risiko kredit (lanjutan)

- (iv) Analisis umur kredit yang jatuh tempo tetapi tidak mengalami penurunan nilai pada tanggal-tanggal 31 Desember 2024 dan 2023:

31 Desember/December 31, 2024				
	Kurang dari 1 bulan/ Less than 1 month	1 sampai 3 bulan/ 1 to 3 month	Lebih dari 3 sampai 6 bulan/ More than 3 to 6 month	Jumlah/Total
Modal kerja	138.222	-	-	138.222
Investasi	103.087	-	-	103.087
Konsumsi	33.390	-	-	33.390
Total	274.699	-	-	274.699

31 Desember/December 31, 2023				
	Kurang dari 1 bulan/ Less than 1 month	1 sampai 3 bulan/ 1 to 3 month	Lebih dari 3 sampai 6 bulan/ More than 3 to 6 month	Jumlah/Total
Modal kerja	156.136	261	-	156.397
Investasi	26.029	-	-	26.029
Konsumsi	400	-	-	400
Total	182.565	261	-	182.826

Working capital
Investment
Consumer

Total

Working capital
Investment
Consumer

Total

Risiko Pasar

Risiko pasar adalah risiko dimana nilai wajar atau arus kas masa depan dari instrumen keuangan akan berfluktuasi karena perubahan dalam faktor dalam pasar, seperti tingkat suku bunga dan nilai tukar.

- (i) Risiko suku bunga

Dalam melaksanakan aktivitasnya, Bank terekspos pada risiko suku bunga yang terdapat pada aktivitas fungsional Bank seperti kegiatan treasuri dan investasi dalam surat berharga dan pasar uang serta kegiatan pendanaan. Pemantauan terhadap risiko pasar dilakukan secara harian, yang antara lain dilakukan terhadap posisi surat berharga kategori *available-for-sale* (AFS) dan *trading book* (TB). Pengelolaan risiko suku bunga dilakukan terhadap posisi instrumen keuangan baik dalam *trading book* maupun *banking book*.

Market Risk

Market risk is the risk that the fair value or future cash flows of financial instruments will fluctuate due to changes in market factors, such as interest rates and foreign exchange rates.

- (i) Interest rate risk

In carrying out its activities, the Bank is exposed to interest rate risk that is contained in the Bank's functional activities such as treasury and investment activities in securities and money market and financing activities. The monitoring of market risk are made daily, which among other things made the position of the category of securities available for sale (AFS) and trading book (TB). Interest rate risk management is done on the position of financial instruments in both the trading book and the banking book.

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40. MANAJEMEN RISIKO KEUANGAN (lanjutan)

Risiko Pasar (lanjutan)

(i) Risiko suku bunga (lanjutan)

Risiko suku bunga dalam *trading book* dihitung dengan metode standar sesuai dengan ketentuan Otoritas Jasa Keuangan (OJK) yang berlaku, yaitu meliputi risiko spesifik (menggunakan Metode Jatuh Tempo) dan risiko umum. Sedangkan risiko suku bunga dalam *banking book* dikelola dengan melakukan analisa *repricing gap* antara *Risk Sensitive Asset* (RSA) dan *Risk Sensitive Liabilities* (RSL). Analisa *repricing gap* dilakukan untuk mengukur dampak dari perubahan suku bunga (naik/turun) pada *banking book* tersebut terhadap pendapatan bunga bersih (*Net Increase Income* atau *NII*).

Pengelolaan risiko suku bunga dilengkapi dengan analisa sensitivitas secara periodik untuk mengukur dampak dari perubahan suku bunga yang signifikan. Risiko suku bunga dalam *Banking Book* (IRBB) pada tanggal 31 Desember 2024 dinilai sedang yang tercermin dari gap asset - liabilities kumulatif pada skala waktu 0 - 3 bulan yang masih cukup besar cenderung meningkat diakhir tahun. Untuk memitigasi risiko IRBB ini, Bank secara konsisten menerapkan pengenaan suku bunga mengambang (*floating rate*) hampir di semua produk *funding* dan *lending*, dengan tujuan agar dapat secara cepat dilakukan penyesuaian apabila risiko IRBB ini berpotensi mempengaruhi NII secara signifikan. Bank juga terus memperbaiki struktur pendapatan dari *fee based income*, agar pengaturan suku bunga dapat lebih fleksibel dan memiliki daya saing.

Pengaturan *gap repricing* ini dilakukan dengan peninjauan secara berkala suku bunga kredit dan dana pihak ketiga yang dibahas pada setiap rapat bulanan *Asset Liability Committee* (ALCO). Tujuannya adalah agar *gap - repricing* ini searah dengan pergerakan suku bunga pasar. Unit kerja treasury bertanggungjawab atas pengaturan *gap repricing* dengan memerhatikan *gap limit* yang terjadi.

40. FINANCIAL RISK MANAGEMENT (continued)

Market Risk (continued)

(i) Interest rate risk (continued)

Interest rate risk in the *trading book* are calculated by standard methods in accordance with the provisions of the Financial Services Authority (FSA) in force, which includes the specific risks (using method Maturity) and general risk. While the interest rate risk in the *banking book* is managed by analyzing the *repricing gap* between *Risk Sensitive Assets* (RSA) and the *Risk Sensitive Liabilities* (RSL). *Repricing gap* analysis was conducted to measure the impact of changes in interest rates (up/down) on the *banking book* to the net interest income (*Net Income Increase or NII*).

Interest rate risk management is equipped with a sensitivity analysis periodically to measure the impact of changes in interest rates significantly. Interest rate risk in the *Banking Book* (IRBB) on December 31, 2024 were rated as reflected in asset gap - cumulative liabilities on time scales of 0 - 3 months is still quite large tend to rise at the end of the year. IRBB to mitigate risk, the Bank has consistently applied the imposition of interest rate (*floating rate*) virtually all funding and lending products, with the aim that can be rapidly carried out alignment when the risk of potentially affect NII IRBB significantly. The Bank also continued to improve the structure of revenues from fee-based income, so that setting interest rates can be more flexible and competitive.

Repricing gap arrangement is done by periodically reviewing rates of credit and third parties fund discussed at each monthly meeting *Asset Liability Committee* (ALCO). The aim is that *gap - repricing* in line with movements in market interest rates. The treasury work unit is responsible for managing the *repricing gap* by considering the *repricing gap limit*.

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40. MANAJEMEN RISIKO KEUANGAN (lanjutan)

Risiko Pasar (lanjutan)

(i) Risiko suku bunga (lanjutan)

Tabel di bawah ini menganalisa eksposur tingkat suku bunga Bank untuk aset dan liabilitas keuangan. Aset dan liabilitas Bank dicatat pada nilai tercatat dan dikategorikan *contractual re-pricing* atau tanggal jatuh tempo. (lanjutan)

40. FINANCIAL RISK MANAGEMENT (continued)

Market Risk (continued)

(i) Interest rate risk (continued)

The table below analysis the Bank's interest rate risk exposure on financial assets and liabilities. The Bank's assets and liabilities are measured at carrying amount and categorized by the earlier of contractual re-pricing or maturity dates. (continued)

31 Desember/December 31, 2024								
Suku bunga mengambang/Floating interest rate								
	Tidak lebih dari 3 bulan/ Less than 3 months	Lebih dari 3 bulan tetapi tidak lebih dari 1 tahun/ More than 3 months but less than 1 year	Lebih dari 1 tahun/ More than 1 year	Suku bunga tetap/ Fixed interest rate	Tidak dikenakan bunga/ non-interest bearing	Total		
Aset Keuangan							Financial Assets	
Giro pada Bank Indonesia	1.203.006	-	-	-	-	1.203.006	Current account with Bank Indonesia	
Giro pada bank lain - neto	166.358	-	-	-	-	166.358	Current accounts with other banks - net	
Penempatan pada Bank Indonesia dan bank lain - neto	-	-	-	2.348.941	-	2.348.941	Placements with Bank Indonesia and other banks - net	
Efek-efek- neto	-	-	-	6.557.214	-	6.557.214	Marketable securities - net	
Efek-efek yang dibeli dengan janji dijual kembali	-	-	-	246.420	-	246.420	Securities purchased under resale agreements	
Kredit yang diberikan - neto	3.220.421	2.976.250	6.623.629	18.628	-	12.838.928	Loans - net	
Tagihan akseptasi - neto	-	-	-	-	60.286	60.286	Acceptance receivables - net	
Tagihan transaksi perdagangan - neto	-	-	-	274.840	-	274.840	Trade transactions receivables - net	
Tagihan derivatif	-	-	-	-	574	574	Derivative receivables	
Piutang bunga	-	-	-	-	95.283	95.283	Interest receivables	
Aset lain-lain*)	-	-	-	-	55.593	55.593	Other assets*)	
Total aset keuangan	4.589.785	2.976.250	6.623.629	9.446.043	211.736	23.847.443	Total financial assets	
Liabilitas Keuangan							Financial Liabilities	
Liabilitas segera	-	-	-	-	22.836	22.836	Liabilities due immediately	
Simpanan dari nasabah	18.820.063	1.302.410	4.743	-	-	20.127.216	Deposits from customers	
Simpanan dari bank lain	405.408	-	-	-	-	405.408	Deposits from other banks	
Liabilitas akseptasi	-	-	-	-	60.343	60.343	Acceptance Payable	
Liabilitas derivatif	-	-	-	-	1.127	1.127	Derivative Payable	
Utang bunga	-	-	-	-	45.631	45.631	Interest payables	
Liabilitas lain-lain**)	-	-	-	66.438	5.819	72.257	Other liabilities**)	
Total liabilitas keuangan	19.225.471	1.302.410	4.743	66.438	135.756	20.734.818	Total financial liabilities	
Interest Gap	(14.635.686)	1.673.840	6.618.886	9.379.605	75.980	3.112.625	Interest Gap	

*) Aset lain-lain terdiri dari setoran jaminan, piutang ATM, setoran dalam perjalanan, dan lain-lain.

**) Liabilitas lain-lain terdiri dari liabilitas sewa, biaya yang masih harus dibayar, cadangan iuran OJK, dan setoran jaminan

*) Other assets consist of security deposit, ATM receivables, deposit in transit, and others.

**) Other liabilities consist of lease liabilities, accrued expenses, allowance for OJK, and guarantee deposits

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40. MANAJEMEN RISIKO KEUANGAN (lanjutan)

Risiko Pasar (lanjutan)

(i) Risiko suku bunga (lanjutan)

Tabel di bawah ini menganalisa eksposur tingkat suku bunga Bank untuk aset dan liabilitas keuangan. Aset dan liabilitas Bank dicatat pada nilai tercatat dan dikategorikan *contractual re-pricing* atau tanggal jatuh tempo. (lanjutan)

40. FINANCIAL RISK MANAGEMENT (continued)

Market Risk (continued)

(i) Interest rate risk (continued)

The table below analysis the Bank's interest rate risk exposure on financial assets and liabilities. The Bank's assets and liabilities are measured at carrying amount and categorized by the earlier of contractual re-pricing or maturity dates. (continued)

31 Desember/December 31, 2023							
Suku bunga mengambang/Floating interest rate							
	Tidak lebih dari 3 bulan/ Less than 3 months	Lebih dari 3 bulan tetapi tidak lebih dari 1 tahun/ More than 3 months but less than 1 year	Lebih dari 1 tahun/ More than 1 year	Suku bunga tetap/ Fixed interest rate	Tidak dikenakan bunga/ non-interest bearing	Total	
Aset Keuangan							Financial Assets
Giro pada Bank Indonesia	1.600.005	-	-	-	-	1.600.005	Current account with Bank Indonesia
Giro pada bank lain - neto	178.893	-	-	-	-	178.893	Current accounts with other banks - net
Penempatan pada Bank Indonesia dan bank lain - neto	-	-	-	3.172.485	-	3.172.485	Placements with Bank Indonesia and other banks - net
Efek-efek- neto	-	-	-	4.369.596	-	4.369.596	Marketable securities - net
Efek-efek yang dibeli dengan janji dijual kembali	-	-	-	2.146.197	-	2.146.197	Securities purchased under resale agreements
Kredit yang diberikan - neto	3.095.764	2.861.045	6.367.241	17.907	-	12.341.957	Loans - net
Tagihan akseptasi - neto	-	-	-	-	93.020	93.020	Acceptance receivables - net
Tagihan transaksi perdagangan - neto	-	-	-	105.313	-	105.313	Trade transactions receivables - net
Tagihan derivatif	-	-	-	-	1.471	1.471	Derivative receivables
Piutang bunga	-	-	-	-	88.972	88.972	Interest receivables
Aset lain-lain*)	-	-	-	-	10.353	10.353	Other assets*)
Total aset keuangan	4.874.662	2.861.045	6.367.241	9.811.498	193.816	24.108.262	Total financial assets
Liabilitas Keuangan							Financial Liabilities
Liabilitas segera	-	-	-	-	28.436	28.436	Liabilities due immediately
Simpanan dari nasabah	18.781.463	533.582	864	-	-	19.315.909	Deposits from customers
Simpanan dari bank lain	966.590	-	-	-	-	966.590	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali	-	-	-	239.027	-	239.027	Securities sold under repurchase agreements
Liabilitas akseptasi	-	-	-	-	93.108	93.108	Acceptance Payable
Liabilitas derivatif	-	-	-	-	90	90	Derivative Payable
Utang bunga	-	-	-	-	41.478	41.478	Interest payables
Liabilitas lain-lain**)	-	-	-	34.387	10.712	45.099	Other liabilities**)
Total liabilitas keuangan	19.748.053	533.582	864	273.414	173.824	20.729.737	Total financial liabilities
Interest Gap	(14.873.391)	2.327.463	6.366.377	9.538.084	19.992	3.378.525	Interest Gap

*) Aset lain-lain terdiri dari setoran jaminan, piutang ATM, setoran dalam perjalanan, dan lain-lain.

**) Liabilitas lain-lain terdiri dari liabilitas sewa, biaya yang masih harus dibayar, cadangan iuran OJK, dan setoran jaminan

*) Other assets consist of security deposit, ATM receivables, deposit in transit, and others.

**) Other liabilities consist of lease liabilities, accrued expenses, allowance for OJK, and guarantee deposits

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40. MANAJEMEN RISIKO KEUANGAN (lanjutan)

Risiko Pasar (lanjutan)

(i) Risiko suku bunga (lanjutan)

Tabel berikut menunjukkan tingkat sensitivitas terhadap kemungkinan perubahan suku bunga yang wajar, dengan semua variabel lainnya tetap konstan, dalam laporan laba rugi dan penghasilan komprehensif lain Bank, sesuai *Assets & Liabilities Gap Report* untuk posisi tidak diperdagangkan (*banking book*). Sensitivitas laporan laba rugi dan penghasilan komprehensif lain adalah dampak dari perubahan suku bunga yang diasumsikan pada laporan laba rugi. Total sensitivitas laba rugi didasarkan pada asumsi bahwa terdapat pergeseran paralel dalam kurva hasil (tidak diaudit).

	Perubahan Persentase/ Percentage Change	Pengaruh terhadap laporan laba rugi dan penghasilan komprehensif lain/ Impact to statement of profit or loss and other comprehensive income
31 Desember 2024	+/-0,18%	-/+20.677
	Perubahan Persentase/ Percentage Change	Pengaruh terhadap laporan laba rugi dan penghasilan komprehensif lain/ Impact to statement of profit or loss and other comprehensive income
31 Desember 2023	+/-0,12%	-/+14.431

(ii) Risiko mata uang

Tabel berikut menunjukkan tingkat sensitivitas terhadap kemungkinan perubahan nilai tukar mata uang asing yang wajar, dengan semua variabel lainnya tetap konstan, dalam laporan laba rugi dan penghasilan komprehensif lain Bank. Sensitivitas laporan laba rugi dan penghasilan komprehensif lain adalah dampak dari perubahan nilai tukar mata uang asing yang diasumsikan pada laporan laba rugi. Total sensitivitas laba rugi didasarkan pada asumsi bahwa terdapat pergeseran paralel dalam kurva hasil (tidak diaudit).

	Perubahan Persentase/ Percentage Change	Pengaruh terhadap laporan laba rugi dan penghasilan komprehensif lain/ Impact to statement of profit or loss and other comprehensive income
31 Desember 2024	+/-5,00%	-/+906

40. FINANCIAL RISK MANAGEMENT (continued)

Market Risk (continued)

(i) Interest rate risk (continued)

The following table demonstrates the sensitivity to a reasonable possible change in interest rates, with all other variables held constant, of the Bank's statement of profit or loss and other comprehensive income, based on *Assets & Liabilities Gap Report* for banking book. The sensitivity of the statement of profit or loss and other comprehensive income is the effect of the assumed changes in interest rates on the profit or loss for the period. The total sensitivity of profit or loss is based on the assumption that there are parallel shifts in the yield curve (unaudited).

	Perubahan Persentase/ Percentage Change	Pengaruh terhadap laporan laba rugi dan penghasilan komprehensif lain/ Impact to statement of profit or loss and other comprehensive income
December 31, 2024	+/-0,18%	-/+20.677
	Perubahan Persentase/ Percentage Change	Pengaruh terhadap laporan laba rugi dan penghasilan komprehensif lain/ Impact to statement of profit or loss and other comprehensive income
December 31, 2023	+/-0,12%	-/+14.431

(ii) currency risk

The following table demonstrates the sensitivity to a reasonable possible change in exchange rate of foreign currency, with all other variables held constant, of the Bank's statement of profit or loss and other comprehensive income. The sensitivity of the statement of profit or loss and other comprehensive income is the effect of the assumed changes in exchange rate of foreign currency on the profit or loss for the period. The total sensitivity of profit or loss is based on the assumption that there are parallel shifts in the yield curve (unaudited).

	Perubahan Persentase/ Percentage Change	Pengaruh terhadap laporan laba rugi dan penghasilan komprehensif lain/ Impact to statement of profit or loss and other comprehensive income
December 31, 2024	+/-5,00%	-/+906

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40. MANAJEMEN RISIKO KEUANGAN (lanjutan)

Risiko Pasar (lanjutan)

(ii) Risiko mata uang (lanjutan)

31 Desember 2023

Perubahan
Persentase/
Percentage
Change

+/-5,00%

Risiko Likuiditas

Risiko likuiditas adalah risiko akibat ketidakmampuan Bank untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid yang berkualitas tinggi yang dapat diagunkan tanpa mengganggu aktivitas dan kondisi keuangan Bank. Penerapan manajemen risiko likuiditas Bank bertujuan untuk meminimalkan kemungkinan ketidakmampuan Bank dalam memperoleh sumber pendanaan arus kas.

Permasalahan likuiditas di Bank pada umumnya relatif sama dengan permasalahan likuiditas bank-bank lainnya di Indonesia seperti memiliki risiko ketidakcocokan saat jatuh tempo (*mismatch*) dari sisi likuiditas, karena sebagian besar liabilitas bersifat jangka pendek sedangkan asetnya memiliki tenor yang lebih panjang. Sehubungan dengan itu, Bank telah melakukan evaluasi dan menelaah struktur laporan posisi keuangan serta mengambil sikap konservatif dalam menganalisis dan mengukur likuiditas.

40. FINANCIAL RISK MANAGEMENT (continued)

Market Risk (continued)

(ii) currency risk (continued)

Pengaruh terhadap
laporan laba rugi
dan penghasilan
komprehensif lain/
Impact to statement
of profit or loss and
other comprehensive
income

+/-961

December 31, 2023

Liquidity Risk

Liquidity risk is risk due to the inability of the Bank to fulfill its maturing obligations from cash flow funding and/or high-quality liquid assets that can be pledged without disrupting the activities and financial condition. The implementation of the Bank's liquidity risk are minimizing the potential inability of the Bank in obtaining cash flow funding.

Liquidity problems in the Bank in general, relatively equal to the liquidity problems of other banks in Indonesia as having the risk of maturity mismatches in terms of liquidity, since most of the liabilities are short-term while their assets have a longer tenor. Accordingly, the Bank evaluate and review the statement of financial position structure as well as taking a conservative stance in analyzing and measuring liquidity.

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40. MANAJEMEN RISIKO KEUANGAN (lanjutan)

Risiko Likuiditas (lanjutan)

Risiko likuiditas dikendalikan dengan menjaga kecukupan likuiditas Bank dengan memperhitungkan likuiditas eksogenik dan endogenik yang terjadi. Penjagaan kualitas aset dilakukan untuk meminimalkan gangguan arus kas dan kemungkinan penurunan likuiditas aset. Pengendalian risiko juga dilakukan dengan pengaturan *gap maturity* pada tiap skala waktu, yang direviu pada saat rapat ALCO yang dilakukan paling kurang satu kali dalam satu bulan. Penjagaan sumber-sumber likuiditas dilakukan dengan menjaga reputasi Bank serta upaya meningkatkan kualitas produk dan jasa yang diberikan.

Pemantauan terhadap likuiditas Bank dilakukan secara harian dan sebagai bagian dari sistem informasi manajemen hasil pemantauan tersebut dilaporkan kepada Manajemen. Pemantauan antara lain dilakukan terhadap komposisi posisi keuangan Bank, aktivitas dana keluar dan dana masuk yang tercermin dari transaksi *Real Time Gross Settlement* (RTGS) dan SKN, aktivitas *money market*, posisi aset likuid baik primer maupun sekunder, serta rasio-rasio likuiditas seperti rasio kecukupan aset likuid dan *Loan to Funding Ratio*. Pemantauan terhadap pemenuhan Giro Wajib Minimum (GWM) baik primer maupun sekunder dilakukan untuk memastikan bahwa Bank selalu menjaga GWM sesuai yang telah ditentukan oleh Bank Indonesia.

Core fund atau dana yang tidak ditarik oleh nasabah dan dinilai stabil berada dalam besaran yang cukup baik. Bank senantiasa melakukan pemantauan terhadap posisi *core fund* dan berupaya untuk secara berkesinambungan meningkatkan persentase terhadap jumlah dana yang dimiliki. *Core fund* menjadi bagian yang sangat penting bagi Bank dalam menjalankan fungsi intermediasi berupa penyediaan dana jangka panjang. Hal ini mengingat portofolio dana pihak ketiga yang dimiliki Bank sebagian besar berjangka waktu sampai dengan 1 (satu) tahun. Upaya yang dilakukan untuk meningkatkan dana mengendap antara lain diciptakan program-program yang mengharuskan dana nasabah ditahan dan tidak dapat ditarik sampai jangka waktu tertentu sesuai dengan ketentuan program.

40. FINANCIAL RISK MANAGEMENT (continued)

Liquidity Risk (continued)

Liquidity risk is controlled by maintaining adequate Bank's liquidity by considering exogenic and endogenic liquidity that occur. Preservation of asset quality is made to minimize disruption of cash flow and reduction in assets liquidity. Risk control is also done with maturity gap arrangement at every time scale which will be reviewed during ALCO meetings. Preservation of liquidity resources is done with maintaining the Bank's reputation and efforts to improve the quality of products and services.

Monitoring of Bank's liquidity is done in daily basis and as part of the management information system will be reported to management. Monitoring is conducted to the composition of financial position, the activity of outflows fund and incoming funds which reflected in Real Time Gross Settlement (RTGS) and SKN transactions, money market activities, assets liquidity position both primary and secondary, as well as liquidity ratios such as adequacy of liquid assets ratio and Loan to Funding Ratio. Monitoring of the fulfillment of statutory reserves (GWM) both primary and secondary is made to ensure that the Bank is maintain GWM which determine in Bank Indonesia requirement.

Core fund or funds that are not drawn by the customer and rated stable are in fairly good quantities. Bank constantly monitors the position of core fund and seeks to continually improve the percentage of nominal funds held. Core fund becomes a very important part for the Bank in intermediary function include the provision of long-term funds. This is because the portfolio of third party funds held by the Bank largely with maturity of up to one (1) year. Efforts taken to raise sinking funds among others are created programs that require customer funds on hold and can not be withdrawn until a specified period in accordance with the provisions of the program.

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40. MANAJEMEN RISIKO KEUANGAN (lanjutan)

Risiko Likuiditas (lanjutan)

ALCO berperan sebagai forum manajemen senior tertinggi untuk memonitor situasi likuiditas Bank. ALCO bertanggung jawab untuk menentukan kebijakan dan strategi yang berkaitan dengan aset dan liabilitas Bank sejalan dengan prinsip kehati-hatian manajemen risiko dan peraturan yang berlaku. ALCO menyetujui kerangka limit, mempertimbangkan struktur laporan posisi keuangan jangka panjang dari Bank. Pada dasarnya, risiko likuiditas dikelola sesuai dengan kerangka kebijakan, pengawasan, dan batasan yang memastikan bahwa konsentrasi pendanaan bersifat minimal, serta sumber dan jangka waktu pendanaan telah terdiversifikasi.

- (i) Analisa jatuh tempo aset dan liabilitas keuangan pada tanggal-tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut:

40. FINANCIAL RISK MANAGEMENT (continued)

Liquidity Risk (continued)

ALCO acted as the highest forum of senior management to monitor the Bank's liquidity situation. ALCO is responsible for determining the policies and strategies related to the assets and liabilities of the Bank in accordance with the principles of prudence and risk management regulations. ALCO approved the framework of limits, considering the structure of the statement of financial position of the Bank's long term. Basically, liquidity risk is managed in accordance with the policy framework, supervision, and limits ensure that the funding concentration is minimal, as well as the resources and time frames have been diversified.

- (i) The analysis of maturities of financial assets and liabilities as of December 31, 2024 and 2023, are as follows:

31 Desember/December 31, 2024								Accounts
Akun	Nilai Tercatat/ Carrying Value	Lainnya/ Others	< 1 bulan/ < 1 month	1 s/d 3 bulan/ 1 up to 3 month	Lebih dari 3 s/d 12 bulan/ More than 3 up to 12 month	Lebih dari 1 s/d 5 tahun/ More than 1 up to 5 years	> 5 tahun/ > 5 years	
Aset keuangan								Financial assets
Giro pada Bank Indonesia	1.203.006	-	1.203.006	-	-	-	-	Current account with Bank Indonesia
Giro pada bank lain	166.363	-	166.363	-	-	-	-	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	2.349.253	-	2.349.253	-	-	-	-	Placement with Bank Indonesia and other banks
Efek-efek	6.557.223	-	288.262	1.160.675	1.966.965	1.837.873	1.303.448	Marketable securities
Efek-efek yang dibeli dengan janji dijual kembali	246.420	-	246.420	-	-	-	-	Securities purchased under resale agreements
Kredit yang diberikan	13.150.442	-	1.079.110	2.196.474	2.986.319	3.033.236	3.855.303	Loans
Tagihan akseptasi	60.343	-	32.324	23.166	4.853	-	-	Acceptance receivables
Tagihan transaksi perdagangan	274.982	-	166.959	95.196	12.827	-	-	Trade transactions receivables
Tagihan derivatif	574	-	452	122	-	-	-	Derivative receivables
Piutang bunga	95.283	-	57.780	28.688	8.815	-	-	Interest receivables
Aset lain-lain*)	55.593	-	38.302	-	-	17.291	-	Other assets*)
	24.159.482	-	5.628.231	3.504.321	4.979.779	4.888.400	5.158.751	
Cadangan kerugian penurunan nilai	(312.039)	(312.039)	-	-	-	-	-	Allowance of impairment losses
Total aset keuangan	23.847.443	(312.039)	5.628.231	3.504.321	4.979.779	4.888.400	5.158.751	Total financial assets

- *) Aset lain-lain terdiri dari setoran jaminan, piutang ATM, setoran dalam perjalanan, dan lain-lain.
 **) Liabilitas lain-lain terdiri dari liabilitas sewa, biaya yang masih harus dibayar, cadangan iuran OJK, dan setoran jaminan

- *) Other assets consist of security deposit, ATM receivables, deposit in transit, and others.
 **) Other liabilities consist of lease liabilities, accrued expenses, allowance for OJK, and guarantee deposits

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40. MANAJEMEN RISIKO KEUANGAN (lanjutan)

Risiko Likuiditas (lanjutan)

(i) Analisa jatuh tempo aset dan liabilitas keuangan pada tanggal-tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut: (lanjutan)

40. FINANCIAL RISK MANAGEMENT (continued)

Liquidity Risk (continued)

(ii) The analysis of maturities of financial assets and liabilities as of December 31, 2024 and 2023, are as follows: (continued)

31 Desember/December 31, 2024									
Akun	Nilai Tercatat/ Carrying Value	Lainnya/ Others	< 1 bulan/ < 1 month	1 s/d 3 bulan/ 1 up to 3 month	Lebih dari 3 s/d 12 bulan/ More than 3 up to 12 month	Lebih dari 1 s/d 5 tahun/ More than 1 up to 5 years	> 5 tahun/ > 5 years	Accounts	
Liabilitas keuangan								Financial liabilities	
Liabilitas segera	22.836	-	22.836	-	-	-	-	Liabilities due immediately	
Simpanan nasabah	20.127.216	-	15.280.674	3.607.914	1.233.886	4.669	73	Deposits from customers	
Simpanan dari bank Lain	405.408	-	405.408	-	-	-	-	Deposits from other banks	
Liabilitas akseptasi	60.343	-	32.324	23.166	4.853	-	-	Acceptance payable	
Liabilitas derivatif	1.127	-	480	647	-	-	-	Derivative payable	
Utang bunga	45.631	-	27.789	11.637	6.205	-	-	Interest payables	
Liabilitas lain-lain**)	72.257	-	15.120	-	214	56.923	-	Other liabilities**)	
Total liabilitas keuangan	20.734.818	-	15.784.631	3.643.364	1.245.158	61.592	73	Total financial liabilities	
Perbedaan jatuh tempo	3.112.625	(312.039)	(10.156.400)	(139.043)	3.734.621	4.826.808	5.158.678	Maturity gap	
31 Desember/December 31, 2023									
Akun	Nilai Tercatat/ Carrying Value	Lainnya/ Others	< 1 bulan/ < 1 month	1 s/d 3 bulan/ 1 up to 3 month	Lebih dari 3 s/d 12 bulan/ More than 3 up to 12 month	Lebih dari 1 s/d 5 tahun/ More than 1 up to 5 years	> 5 tahun/ > 5 years	Accounts	
Aset keuangan								Financial assets	
Giro pada Bank Indonesia	1.600.005	-	1.600.005	-	-	-	-	Current account with Bank Indonesia	
Giro pada bank lain	178.900	-	178.900	-	-	-	-	Current accounts with other banks	
Penempatan pada Bank Indonesia dan bank lain	3.173.162	-	3.173.162	-	-	-	-	Placement with Bank Indonesia and other banks	
Efek-efek	4.369.621	-	107.011	5.022	998.812	2.586.301	672.475	Marketable securities	
Efek-efek yang dibeli dengan janji dijual kembali	2.146.197	-	2.146.197	-	-	-	-	Securities purchased under resale agreements	
Kredit yang diberikan	12.677.186	-	1.040.275	2.117.428	2.878.848	2.924.076	3.716.559	Loans	
Tagihan akseptasi	93.108	-	47.352	28.416	17.340	-	-	Acceptance receivables	
Tagihan transaksi perdagangan	105.408	-	39.844	55.183	10.381	-	-	Trade transactions receivables	
Tagihan derivatif	1.471	-	1.207	264	-	-	-	Derivative receivables	
Piutang bunga	88.972	-	53.953	26.788	8.231	-	-	Interest receivables	
Aset lain-lain*)	10.353	-	3.085	-	-	7.268	-	Other assets*)	
Total aset keuangan	24.444.383	-	8.390.991	2.233.101	3.913.612	5.517.645	4.389.034	Total financial assets	
Cadangan kerugian penurunan nilai	(336.121)	(336.121)	-	-	-	-	-	Allowance of impairment losses	
Total aset keuangan	24.108.262	(336.121)	8.392.991	2.233.101	3.913.612	5.517.645	4.389.034	Total financial assets	
Liabilitas keuangan								Financial liabilities	
Liabilitas segera	28.436	-	28.436	-	-	-	-	Liabilities due immediately	
Simpanan nasabah	19.315.909	-	16.250.301	2.531.162	533.582	864	-	Deposits from customers	
Simpanan dari bank Lain	966.590	-	341.590	470.000	155.000	-	-	Deposits from other banks	
Efek-efek yang dijual dengan janji dibeli kembali	239.027	-	239.027	-	-	-	-	Securities sold under repurchase agreements	
Liabilitas akseptasi	93.108	-	47.352	28.416	17.340	-	-	Acceptance payable	
Liabilitas derivatif	90	-	37	53	-	-	-	Derivative payable	
Utang bunga	41.478	-	38.289	2.231	958	-	-	Interest payables	
Liabilitas lain-lain**)	45.099	-	10.712	-	8.023	26.364	-	Other liabilities**)	
Total liabilitas keuangan	20.729.737	-	16.955.744	3.031.862	714.903	27.228	-	Total financial liabilities	
Perbedaan jatuh tempo	3.378.525	(336.121)	(8.562.753)	(800.761)	3.198.709	5.490.417	4.389.034	Maturity gap	

*) Aset lain-lain terdiri dari setoran jaminan, piutang ATM, setoran dalam perjalanan, dan lain-lain.
 **) Liabilitas lain-lain terdiri dari liabilitas sewa, biaya yang masih harus dibayar, cadangan iuran OJK, dan setoran jaminan

*) Other assets consist of security deposit, ATM receivables, deposit in transit, and others.
 **) Other liabilities consist of lease liabilities, accrued expenses, allowance for OJK, and guarantee deposits

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40. MANAJEMEN RISIKO KEUANGAN (lanjutan)

Risiko Likuiditas (lanjutan)

- (ii) Analisis instrumen keuangan berdasarkan sisa jatuh tempo kontraktual:

Liabilitas keuangan

Pengelompokan jatuh tempo yang relevan berdasarkan sisa periode saat tanggal laporan posisi keuangan sampai dengan tanggal jatuh tempo kontraktual. Ketika *counterparty* memiliki pilihan untuk menentukan waktu pembayaran, liabilitas dialokasikan ke periode yang lebih cepat dimana Bank dapat diminta untuk melakukan pembayaran.

Tabel dibawah ini merangkum profil jatuh tempo liabilitas keuangan Bank pada tanggal-tanggal 31 Desember 2024 dan 2023 berdasarkan pada pembayaran kontraktual yang tidak didiskon:

40. FINANCIAL RISK MANAGEMENT (continued)

Liquidity Risk (continued)

- (ii) Analysis of financial instruments by remaining contractual maturities:

Financial liabilities

The relevant maturity grouping is based on the remaining period at the financial position date to the contractual maturity date. When *counterparty* has a choice of when the amount is paid, the liability is allocated to the earliest period where the Bank can be required to pay.

The table below summarizes the maturity profile of the Bank financial liabilities as of December 31, 2024 and 2023, based on undiscounted contractual payments:

31 Desember/December 31, 2024							
	Total	Pada permintaan/ On demand	1 Bulan/ 1 Month	Lebih dari 1 Bulan sampai 3 Bulan/ More than 1 Month to 3 Months	Lebih dari 3 Bulan sampai 12 Bulan/ More than 3 Months to 12 Months	Lebih dari 12 Bulan/ More than 12 Months	
Liabilitas Keuangan							Financial Liabilities
Liabilitas segera	22.836	-	22.836	-	-	-	Liabilities due immediately
Simpanan nasabah	20.200.190	5.550.752	9.778.868	3.556.861	1.308.966	4.743	Deposits from customers
Simpanan dari bank lain	407.200	42.407	364.793	-	-	-	Deposits from other banks
Liabilitas akseptasi	60.343	-	32.324	23.166	4.853	-	Acceptance payable
Liabilitas derivatif	1.127	-	480	647	-	-	Derivative payable
Utang bunga	45.631	-	27.789	11.637	6.205	-	Interest payables
Liabilitas lain-lain*)	75.790	-	17.196	6.228	24.446	27.920	Other liabilities*)
Total liabilitas keuangan	20.813.117	5.593.159	10.244.286	3.598.539	1.344.470	32.663	Total financial liabilities

31 Desember/December 31, 2023							
	Total	Pada permintaan/ On demand	1 Bulan/ 1 Month	Lebih dari 1 Bulan sampai 3 Bulan/ More than 1 Month to 3 Months	Lebih dari 3 Bulan sampai 12 Bulan/ More than 3 Months to 12 Months	Lebih dari 12 Bulan/ More than 12 Months	
Liabilitas Keuangan							Financial Liabilities
Liabilitas segera	28.436	-	28.436	-	-	-	Liabilities due immediately
Simpanan nasabah	19.376.078	6.522.017	9.774.323	2.542.942	535.932	864	Deposits from customers
Simpanan dari bank lain	971.386	36.790	306.422	472.378	155.796	-	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali	242.370	-	242.370	-	-	-	Securities sold under repurchase agreements
Liabilitas akseptasi	93.108	-	47.350	28.418	17.340	-	Acceptance payable
Liabilitas derivatif	90	-	37	53	-	-	Derivative payable
Utang bunga	41.478	-	38.289	2.231	958	-	Interest payables
Liabilitas lain-lain*)	48.887	-	10.712	-	9.327	28.848	Other liabilities*)
Total liabilitas keuangan	20.801.833	6.558.807	10.447.939	3.046.022	719.353	29.712	Total financial liabilities

*) Liabilitas lain-lain terdiri dari liabilitas sewa, biaya yang masih harus dibayar, cadangan iuran OJK, dan setoran jaminan

*) Other liabilities consist of lease liabilities, accrued expenses, allowance for OJK, and guarantee deposits

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40. MANAJEMEN RISIKO KEUANGAN (lanjutan)

Risiko Likuiditas (lanjutan)

- (ii) Analisis instrumen keuangan berdasarkan sisa jatuh tempo kontraktual: (lanjutan)

Tabel dibawah ini menunjukkan sisa jatuh tempo kontraktual dari komitmen Bank dan kewajiban kontinjensi pada tanggal-tanggal 31 Desember 2024 dan 2023: (lanjutan)

31 Desember/December 31, 2024					
	Nilai Tercatat/ Carrying Value	Kurang dari 1 Bulan/ Less than 1 Month	1 - 3 Bulan/ 1 - 3 Months	Lebih dari 3 - 12 Bulan/ More than 3 - 12 Months	Lebih dari 12 Bulan/ More than 12 Months
Liabilitas Komitmen dan Kontinjensi					
Fasilitas kredit yang belum digunakan	2.385.939	436.436	539.192	1.053.925	356.386
Bank garansi	114.397	2.292	64.973	45.132	2.000
Letter of Credit	17.902	3.851	14.051	-	-
Total	2.518.238	442.579	618.216	1.099.057	358.386

Commitment Payables and Contingencies

Unused loan facilities
Bank guarantees
Letter of Credit

Total

31 Desember/December 31, 2023					
	Nilai Tercatat/ Carrying Value	Kurang dari 1 Bulan/ Less than 1 Month	1 - 3 Bulan/ 1 - 3 Months	Lebih dari 3 - 12 Bulan/ More than 3 - 12 Months	Lebih dari 12 Bulan/ More than 12 Months
Liabilitas Komitmen dan Kontinjensi					
Fasilitas kredit yang belum digunakan	1.900.233	347.591	429.429	839.377	283.836
Bank garansi	111.161	2.000	22.352	85.716	1.093
Letter of Credit	25.010	7.330	13.825	3.855	-
Total	2.036.404	356.921	465.606	928.948	284.929

Commitment Payables and Contingencies

Unused loan facilities
Bank guarantees
Letter of Credit

Total

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41. NILAI WAJAR ATAS ASET DAN KEWAJIBAN KEUANGAN DAN ASET DAN LIABILITAS MONETER DALAM MATA UANG ASING

Nilai Wajar atas Aset dan Kewajiban Keuangan

Tabel di bawah ini menunjukkan perbandingan per kategori atas nilai tercatat dan estimasi nilai wajar dari instrumen keuangan Bank:

	31 Desember/ December 31, 2024		31 Desember/ December 31, 2023	
	Nilai Tercatat/ Carrying Value	Nilai Wajar/ Fair Value	Nilai Tercatat/ Carrying Value	Nilai Wajar/ Fair Value
Aset Keuangan				
Biaya perolehan diamortisasi				
Kas	138.875	138.875	71.563	71.563
Giro pada Bank Indonesia	1.203.006	1.203.006	1.600.005	1.600.005
Giro pada bank lain - neto	166.358	166.358	178.893	178.893
Penempatan pada Bank Indonesia				
dan bank lain - neto	2.348.941	2.348.941	3.172.485	3.172.485
Efek-efek - neto	420.184	418.752	889.291	889.042
Efek-efek yang dibeli dengan janji untuk dijual kembali	246.420	246.420	2.146.197	2.146.197
Kredit yang diberikan - neto	12.838.928	12.838.666	12.341.957	12.341.214
Piutang bunga	95.283	95.283	88.972	88.972
Tagihan akseptasi - neto	60.286	60.286	93.020	93.020
Tagihan transaksi perdagangan	274.840	274.840	105.313	105.313
Aset lain-lain*)	55.593	55.593	10.363	10.363
Nilai wajar melalui penghasilan komprehensif lain				
Efek-efek	5.955.949	5.955.949	3.317.746	3.317.746
Nilai wajar melalui laba rugi				
Efek-efek	181.081	181.081	162.559	162.559
Tagihan derivatif	574	574	1.471	1.471
Total aset keuangan	23.986.318	23.984.624	24.179.825	24.178.833

41. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES AND FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES

Fair Value of Financial Assets and Liabilities

The following table presents the comparison by category of carrying amounts and estimated fair values of the Bank's financial instruments:

Financial Assets
Amortized cost
Cash
Current account with Bank Indonesia
Current account with other banks - net
Placement with Bank Indonesia and other banks - net
Marketable securities - net
Securities purchased under resale agreements
Loans - net
Interest receivables
Acceptance receivables - net
Trade transactions receivables - net
Other assets*)
Fair value through other comprehensive income
Marketable securities
Fair value through profit or loss
Marketable securities
Derivative receivables
Total financial assets

*) Aset lain-lain terdiri dari setoran jaminan, piutang ATM, setoran dalam perjalanan, dan lain-lain.

**) Liabilitas lain-lain terdiri dari liabilitas sewa, biaya yang masih harus dibayar dan cadangan iuran OJK

*) Other assets consist of security deposit, ATM receivables, deposit in transit, and others.

**) Other liabilities consist of lease liabilities, accrued expenses and allowance for OJK

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41. NILAI WAJAR ATAS ASET DAN KEWAJIBAN KEUANGAN DAN ASET DAN LIABILITAS MONETER DALAM MATA UANG ASING (lanjutan)

Nilai Wajar atas Aset dan Kewajiban Keuangan (lanjutan)

Tabel di bawah ini menunjukkan perbandingan per kategori atas nilai tercatat dan estimasi nilai wajar dari instrumen keuangan Bank: (lanjutan)

	31 Desember/ December 31, 2024	
	Nilai Tercatat/ Carrying Value	Nilai Wajar/ Fair Value
Liabilitas Keuangan		
Biaya perolehan diamortisasi		
Liabilitas segera	22.836	22.836
Simpanan nasabah	20.127.216	20.127.216
Simpanan dari bank lain	405.408	405.408
Efek-efek yang dijual dengan janji untuk dibeli kembali	-	-
Liabilitas akseptasi	60.343	60.343
Utang bunga	45.631	45.631
Liabilitas lain-lain**)	72.257	72.257
Nilai wajar melalui laba rugi		
Liabilitas derivatif	1.127	1.127
Total liabilitas keuangan	20.734.818	20.734.818

- *) Aset lain-lain terdiri dari setoran jaminan, piutang ATM, setoran dalam perjalanan, dan lain-lain.
 **) Liabilitas lain-lain terdiri dari liabilitas sewa, biaya yang masih harus dibayar, cadangan iuran OJK, dan setoran jaminan

Berikut metode dan asumsi yang digunakan untuk perkiraan nilai wajar:

Nilai wajar aset dan liabilitas keuangan tertentu selain efek-efek dan kredit yang diberikan mendekati nilai tercatat karena instrumen keuangan tersebut memiliki jangka waktu jatuh tempo yang singkat dan/atau suku bunganya sering ditinjau ulang.

Nilai tercatat dari kredit yang diberikan dengan suku bunga mengambang dan nilai tercatat atas kredit jangka pendek dengan suku bunga tetap adalah perkiraan yang layak atas nilai wajar. Estimasi nilai wajar dengan suku bunga tetap berdasarkan model diskonto arus kas menggunakan kurva *yield* terkini yang tepat sesuai dengan sisa periode jatuh temponya.

41. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES AND MONETARY ASSETS AND LIABILITIES DENOMINATED IN FOREIGN CURRENCIES (continued)

Fair Value of Financial Assets and Liabilities (continued)

The following table presents the comparison by category of carrying amounts and estimated fair values of the Bank's financial instruments: (continued)

	31 Desember/ December 31, 2023		
	Nilai Tercatat/ Carrying Value	Nilai Wajar/ Fair Value	
Financial Liabilities			
Amortized cost			
Liabilities due immediately			
Deposits from customer	19.315.909	19.315.909	
Deposits from other banks	966.590	966.590	
Securities sold under repurchase agreements	239.027	239.027	
Acceptance payables	93.108	93.108	
Interest payable	41.478	41.478	
Other liabilities**)	45.099	45.099	
Fair value through profit or loss			
Derivative payables	90	90	
Total financial liabilities	20.729.737	20.729.737	

- *) Other assets consist of security deposit, ATM receivables, deposit in transit, and others.
 **) Other liabilities consist of lease liabilities, accrued expenses, allowance for OJK, and guarantee deposit

The following methods and assumptions are used to estimate the fair value:

Fair values of certain financial assets and liabilities other than marketable securities and loans are approximately the same with their carrying amounts due to the short-term maturities of these financial instruments and/or interest rate repriced frequently.

The carrying amounts of floating rate loans and short-term fixed rate loans were the reasonable approximation of its fair values. The estimated fair value of fixed rate loans are based on discounted cash flow method using current yield curve appropriate for the remaining term of maturity.

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Nilai Wajar atas Aset dan Kewajiban Keuangan (lanjutan)

Berikut metode dan asumsi yang digunakan untuk perkiraan nilai wajar: (lanjutan)

Nilai wajar dari efek-efek yang dicatat pada nilai wajar melalui laba atau rugi dan dimiliki hingga jatuh tempo dinilai menggunakan harga kuotasi pasar atau sesuai dengan hirarki nilai wajar.

Adalah tidak praktis untuk memperkirakan nilai wajar dari setoran jaminan dikarenakan tidak memiliki jangka waktu pembayaran yang tetap meskipun tidak diharapkan dapat diselesaikan dalam waktu 12 (dua belas) bulan setelah tanggal pelaporan.

Bank menggunakan hirarki berikut untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan:

- (i) Level 1 - harga kuotasi (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik;
- (ii) Level 2 - teknik penilaian di mana tingkat level *input* terendah yang signifikan terhadap pengukuran nilai wajar dapat diobservasi baik secara langsung atau tidak langsung;
- (iii) Level 3 - teknik penilaian di mana tingkat level *input* terendah yang signifikan terhadap pengukuran nilai wajar tidak dapat diobservasi baik secara langsung atau tidak langsung.

41. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES AND MONETARY ASSETS AND LIABILITIES DENOMINATED IN FOREIGN CURRENCIES (continued)

Fair Value of Financial Assets and Liabilities (continued)

The following methods and assumptions are used to estimate the fair value: (continued)

The fair value of securities at fair value through profit or loss and held to maturity securities are based on the market prices as based on the fair value hierarchy.

It is not practical to estimate the fair value of guarantee deposits since these have no fixed repayment period and these are not expected to be completed within 12 (twelve) months after reporting date.

The Bank adopts the following hierarchy for determining and disclosing the fair value of financial instruments:

- (i) Level 1 - quoted (unadjusted) market prices in active markets for identical assets or liabilities;
- (ii) Level 2 - valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable;
- (iii) Level 3 - valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly unobservable.

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Nilai Wajar atas Aset dan Kewajiban Keuangan (lanjutan)

Tabel dibawah ini menyajikan aset dan liabilitas yang diakui pada nilai wajar berdasarkan hirarki yang digunakan Bank untuk menentukan dan mengungkapkan nilai wajar dari aset dan liabilitas:

41. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES AND MONETARY ASSETS AND LIABILITIES DENOMINATED IN FOREIGN CURRENCIES (continued)

Fair Value of Financial Assets and Liabilities (continued)

The table below represents the assets and liabilities recognized at fair value based on the hierarchy used by the Bank to determine and disclose the fair value of assets and liabilities:

31 Desember/December 31, 2024					
	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	Total	
Aset yang diukur sebesar nilai wajar					Assets measured at fair value
Efek-efek					Marketable securities
Nilai wajar melalui penghasilan					Fair value through
komprehensif lain	5.955.949	-	-	5.955.949	other comprehensive income
Nilai wajar melalui					Fair value through
laba rugi	181.081	-	-	181.081	profit or loss
Aset yang disajikan sebesar nilai wajar					Assets where fair value are disclosed
Efek-efek					Marketable securities
Biaya perolehan diamortisasi - neto	418.752	-	-	418.752	Amortized cost
Kredit yang diberikan - neto	-	11.937.162	901.504	12.838.666	Loans - net
Total	6.555.782	11.937.162	901.504	19.394.448	Total

31 Desember/December 31, 2023					
	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	Total	
Aset yang diukur sebesar nilai wajar					Assets measured at fair value
Efek-efek					Marketable securities
Nilai wajar melalui penghasilan					Fair value through
komprehensif lain	3.179.787	137.959	-	3.317.746	other comprehensive income
Nilai wajar melalui					Fair value through
laba rugi	162.559	-	-	162.559	profit or loss
Aset yang disajikan sebesar nilai wajar					Assets where fair value are disclosed
Efek-efek					Marketable securities
Biaya perolehan diamortisasi - neto	889.042	-	-	889.042	Amortized cost
Kredit yang diberikan - neto	-	12.132.618	208.596	12.341.214	Loans - net
Total	4.231.388	12.270.577	208.596	16.710.561	Total

Aset dan Liabilitas Moneter dalam Mata Uang Asing

Monetary Assets and Liabilities Denominated in Foreign Currencies

	31 Desember/ December 31, 2024		31 Desember/ December 31, 2023		
	Mata uang asing (nilai penuh)/ Foreign currency (full amount)	Ekuivalen Rupiah (dalam jutaan)/ Rupiah equivalent (in millions)	Mata uang asing (nilai penuh)/ Foreign currency (full amount)	Ekuivalen Rupiah (dalam jutaan)/ Rupiah equivalent (in millions)	
ASET					ASSETS
Kas					Cash
Dolar Amerika Serikat	945.916	15.225	174.960	2.694	United States Dollar
Dolar Singapura	57.314	679	118.135	1.379	Singapore Dollar
Dolar Australia	6.200	62	5.800	61	Australia Dollar
Dolar Hong Kong	16.000	33	36.000	71	Hong Kong Dollar
Euro Eropa	18.935	317	8.980	153	European Euro
Pound Sterling Inggris	1.340	27	-	-	Great Britain Pound Sterling
Yen Jepang	1.160.000	120	2.167.000	236	Japanese Yen
Renminbi China	65.000	143	79.000	172	Chinese Renminbi
		16.606		4.766	

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Aset dan Liabilitas Moneter dalam Mata Uang Asing (lanjutan)

41. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES AND MONETARY ASSETS AND LIABILITIES DENOMINATED IN FOREIGN CURRENCIES (continued)

Monetary Assets and Liabilities Denominated in Foreign Currencies (continued)

	31 Desember/ December 31, 2024		31 Desember/ December 31, 2023		
	Mata uang asing (nilai penuh)/ Foreign currency (full amount)	Ekuivalen Rupiah (dalam jutaan)/ Rupiah equivalent (in millions)	Mata uang asing (nilai penuh)/ Foreign currency (full amount)	Ekuivalen Rupiah (dalam jutaan)/ Rupiah equivalent (in millions)	
ASET (lanjutan)					ASSETS (continued)
Giro pada Bank Indonesia					Current account with Bank Indonesia
Dolar Amerika Serikat	6.833.579	109.986	3.404.611	52.421	United States Dollar
Giro pada bank lain					Current account with other banks
Dolar Amerika Serikat	5.408.964	87.057	6.627.626	102.046	United States Dollar
Dolar Singapura	38.337	454	18.886	221	Singapore Dollar
Euro Eropa	82.650	1.385	155.540	2.650	European Euro
Pound Sterling Inggris	56.632	1.145	8.534	167	Great Britain Pound Sterling
Dolar Australia	925.057	9.263	76.390	804	Australian Dollar
Dolar Hong Kong	697.328	1.446	186.748	368	Hong Kong Dollar
Yen Jepang	11.097.963	1.143	12.821.036	1.396	Japanese Yen
Renminbi China	185.588	409	197.810	429	Chinese Renminbi
		102.302		108.081	
Penempatan pada Bank Indonesia dan bank lain					Placement with Bank Indonesia and other banks
Dolar Amerika Serikat	34.004.278	547.299	33.014.685	508.327	United States Dollar
Kredit yang diberikan					Loans
Dolar Amerika Serikat	3.370.386	54.246	2.249.520	34.636	United States Dollar
Efek-efek					Marketable securities
Dolar Amerika Serikat	15.121.206	243.376	6.018.916	92.673	United States Dollar
Piutang bunga					Interest receivables
Dolar Amerika Serikat	82.840	1.333	92.642	1.245	United States Dollar
Tagihan akseptasi					Acceptance receivables
Dolar Amerika Serikat	-	-	649.171	9.995	United States Dollar
Tagihan transaksi perdagangan					Receivables from trade transactions
Dolar Amerika Serikat	9.196.290	148.014	-	-	United States Dollar
Tagihan derivatif					Derivative receivables
Dolar Amerika Serikat	9.233	574	95.558	1.471	United States Dollar
Total Aset		1.207.130		813.615	Total Assets
LIABILITAS					LIABILITIES
Simpanan dari nasabah					Deposits from customers
Dolar Amerika Serikat	58.432.085	947.136	43.937.266	676.503	United States Dollar
Dolar Singapura	120.771	1.430	228.013	2.662	Singapore Dollar
Euro Eropa	47.384	1.137	93.086	1.586	European Euro
Yen Jepang	21.603.656	2.226	12.301.001	1.339	Japanese Yen
Dolar Australia	1.006.637	10.080	27.290	287	Australian Dollar
Renminbi China	3.250	7	55.894	78	Chinese Renminbi
Poundsterling Inggris	500	10	2.000	39	Great Britain Poundsterling
		962.026		682.494	
Utang bunga					Interest Payable
Dolar Amerika Serikat	86.229	1.511	60.145	926	United States Dollar
Dolar Singapura	-	-	74	1	Singapore Dollar
Euro Eropa	2	-	3	-	European Euro
Liabilitas akseptasi					Acceptance payables
Dolar Amerika Serikat	-	-	649.171	9.995	United States Dollar
Liabilitas derivatif					Derivative payables
Dolar Amerika Serikat	3.555.900	1.127	-	-	United States Dollar
Total Liabilitas		964.664		693.416	Total Liabilities

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42. PERJANJIAN-PERJANJIAN SIGNIFIKAN

- a. Pada tanggal 9 April 2018 yang telah diubah terakhir kali pada tanggal 5 Juni 2018, Bank melakukan perjanjian kerja sama dengan PT Rintis Sejahtera ("Rintis") untuk menyediakan jasa jaringan *Switching* yang menghubungkan sistem dan/atau jaringan antar bank kelolaannya sehingga fasilitas jaringan ATM Prima yang dimiliki oleh Rintis dapat digunakan oleh nasabah Bank. Perjanjian ini berlaku selama 3 (tiga) tahun hingga 3 Juni 2021 dengan perpanjangan secara otomatis untuk 3 (tiga) tahun berikutnya di setiap akhir periode. Biaya tahunan yang ditanggung oleh Bank atas perjanjian tersebut adalah sebesar Rp500/tahun.
- b. Pada tanggal 12 November 2018, Bank melakukan perjanjian kerja sama dengan PT Rintis Sejahtera ("Rintis") tentang keanggotaan layanan transaksi elektronis Rintis dalam rangka implementasi gerbang pembayaran nasional (GPN). Perjanjian ini berlaku selama 3 (tiga) tahun dan dapat diperpanjang secara otomatis dalam periode yang sama. Biaya tahunan yang ditanggung oleh Bank atas perjanjian tersebut adalah sebesar Rp500/tahun.
- c. Bank menyewa beberapa bangunan untuk digunakan oleh sebagian besar dari cabang, cabang pembantu dan kantor kasnya. Kontrak sewa tersebut untuk jangka waktu mulai dari 1 (satu) sampai 5 (lima) tahun dan dapat diperbaharui berdasarkan opsi Bank dibawah beberapa persyaratan dan kondisi. Berbagai perjanjian sewa termasuk klausa yang sebagian besar mengenai peningkatan sewa secara tahunan. Biaya sewa tahunan berkisar antara Rp59 - Rp2.013.
- d. Pada tanggal 8 Agustus 2016, Bank mengadakan perjanjian dengan PT Indomarco Prismatama untuk memberikan pelayanan pengambilan uang dari toko Indomaret untuk disetorkan ke Bank. Perjanjian ini berlaku hingga 8 Agustus 2017 dengan perpanjangan secara otomatis untuk 1 (satu) tahun berikutnya di setiap akhir periode. Bank menetapkan biaya jasa pengambilan uang sebesar Rp40.000 (nilai penuh) per toko Indomaret per hari.

42. SIGNIFICANT AGREEMENTS

- a. On April 9, 2018 which was last amended on June 5, 2018, the Bank entered into a cooperation agreement with PT Rintis Sejahtera ("Rintis") to provide network *Switching* services connecting the system and/or inter bank network managed by Rintis so the network facility of ATM Prima owned by them can be used by Bank's customer. This agreement is valid for 3 (three) years until June 3, 2021 with automatic extension for the next 3 (three) years. The annual fee borne by the Bank for the agreement is Rp500/year.
- b. On November 12, 2018, the Bank entered into a cooperation agreement with PT Rintis Sejahtera ("Rintis") regarding membership of Rintis electronic transaction services in the framework of implementing the national payment gate (GPN). This agreement is valid for 3 (three) years and can be extended automatically for the same period. The annual fee borne by the Bank for the agreement is Rp500/year.
- c. The Bank leases certain premises occupied by most of its branches, sub-branches and cash offices. The lease contracts are for periods ranging from 1 (one) to 5 (five) years and renewable at the Bank's option under certain terms and conditions. Various lease contracts include escalation clauses, most of which bear an annual rent increase. Annual rental fees range from Rp59 - Rp2,013.
- d. On August 8, 2016, Bank entered into an agreement with PT Indomarco Prismatama to provide cash pick-up service from Indomaret store to deposit the fund in the Bank. This agreement is valid until August 8, 2017 with automatic extension for the next 1 (one) year at the end of each period. Bank charge cash pick-up service amounting Rp40,000 (full amount) per Indomaret store per day.

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42. PERJANJIAN-PERJANJIAN SIGNIFIKAN (lanjutan)

- e. Pada tanggal 18 Oktober 2017, Bank mengadakan perjanjian dengan PT Inti Cakrawala Citra selaku pemilik merek dagang "Indogrosir" dengan memberikan fasilitas kredit modal kerja usaha mikro kepada mitra binaan Indogrosir yang telah memenuhi syarat dengan jangka waktu kredit maksimum 12 (dua belas) bulan. Perjanjian ini berlaku hingga 30 November 2018 dan dapat diperpanjang dengan persetujuan kedua belah pihak. Bank memberikan kredit masing-masing kepada mitra binaan Indogrosir dengan limit berkisar antara Rp1 - Rp25.
- f. Sepanjang 2023 dan 2024, Bank mengadakan kerjasama dengan PT Fortress Data Services terkait pengembangan *Interface* Reksadana T24, INA New Mobile Banking, Modul Penerimaan Negara (MPN), QRIS, dan pengembangan implementasi IBB.
- g. Pada tanggal 21 November 2023, Bank mengadakan perjanjian dengan PT Esta Kapital Fintek (Mitra) untuk menyalurkan kredit modal kerja mikro melalui *platform* aplikasi milik mitra kepada calon nasabah dalam ekosistem mitra yang telah memenuhi syarat dengan jangka waktu kredit berkisar antara 40 - 50 minggu. Perjanjian ini berlaku hingga 1 tahun sejak ditandatangani dan dapat diperpanjang secara otomatis sepanjang disetujui kedua belah pihak. Bank memberikan kredit masing-masing kepada calon nasabah mitra dengan limit maksimum Rp6.
- h. Pada tanggal 31 Juli 2023, Bank mengadakan kerjasama dengan PT Simian Solutions dalam Lisensi dan Pemeliharaan Aplikasi Medallion Core Custody. Jangka waktu lisensi berlaku dan mengikat secara terus menerus tanpa batasan waktu (Lisensi Perpetual), sedangkan jangka waktu pemeliharaan berlaku selama 12 (dua belas) bulan.
- i. Pada tanggal 31 Juli 2023, Bank mengadakan kerjasama dengan PT Simian Solutions dalam Implementasi Aplikasi Medallion Core Custody. Perjanjian ini berlaku sejak 31 Juli 2023 hingga masa pekerjaan selesai.
- j. Pada tanggal 10 November 2023, Bank mengadakan kerjasama dengan PT Fraud Solutions Indonesia dalam Pengadaan Lisensi dan Perangkat Lunak. Jangka waktu selama 5 (lima) tahun.

42. SIGNIFICANT AGREEMENTS (continued)

- e. On October 18, 2017, Bank entered into an agreement with PT Inti Cakrawala Citra as the trademark owner of "Indogrosir" by providing micro working capital loan facility to qualified partner of Indogrosir with maximum loan period of 12 (twelve) months. This agreement is valid until November 30, 2018 and can be extended with the consent from both parties. Banks provide loans to qualified partner of Indogrosir with a limit ranging from Rp1 - Rp25.
- f. Throughout 2023 and 2024, Bank entered into an agreement with PT Fortress Data Services regarding the development of the T24 Mutual Fund Interface, INA New Mobile Banking, State Revenue Module (MPN), QRIS, and the development of IBB implementation.
- g. On November 21, 2023, Bank entered into an agreement with PT Esta Kapital Fintek (Partner) to provide micro working capital loan facility through partner's application platform to qualified customer of the partner within its ecosystem with loan period of 40 - 50 weeks. This agreement is valid until 1 year after the signing and can be extended automatically with the consent from both parties. Banks provide loans to qualified customer of the partner with a limit maximum of Rp6.
- h. On July 31, 2023, the Bank entered into a collaboration with PT Simian Solutions in the License and Maintenance of the Medallion Core Custody Application. The license period is valid and binding continuously without a time limit (Perpetual License), while the maintenance period is valid for 12 (twelve) months.
- i. On July 31, 2023, the Bank entered into a cooperation with PT Simian Solutions in the Implementation of the Medallion Core Custody Application. This agreement is valid from July 31, 2023 until the work period is completed.
- j. On November 10, 2023, the Bank entered into a cooperation with PT Fraud Solutions Indonesia in the Procurement of Licenses and Software. The term is 5 (five) years.

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**42. PERJANJIAN-PERJANJIAN SIGNIFIKAN
(lanjutan)**

- k. Pada tanggal 1 Agustus 2024, PT Pacific Agung Trijaya dan Bank melakukan perjanjian sewa menyewa dan pengelolaan layanan cash deposit machine. Kontrak sewa tersebut untuk jangka waktu sampai 4 (empat) tahun dan dapat diperbaharui berdasarkan opsi Bank dibawah beberapa persyaratan dan kondisi.

**43. STANDAR AKUNTANSI YANG TELAH
DISAHKAN NAMUN BELUM BERLAKU EFEKTIF**

Berikut ini adalah beberapa standar akuntansi revisi yang telah disahkan oleh Dewan Standar Akuntansi Keuangan (DSAK) yang dipandang relevan terhadap pelaporan keuangan Bank namun belum berlaku efektif untuk laporan keuangan tanggal 31 Desember 2024:

**Efektif berlaku pada atau setelah tanggal
1 Januari 2025**

- Amendemen PSAK No. 221: "Pengaruh Perubahan Kurs Valuta Asing" terkait kondisi ketika suatu mata uang tidak tertukarkan.

**Efektif berlaku pada atau setelah tanggal
1 Januari 2026**

- Amandemen PSAK No. 109, "Instrumen Keuangan" dan PSAK No. 107, "Instrumen Keuangan Pengungkapan tentang Klasifikasi dan Pengukuran Instrumen Keuangan".

Pada saat penerbitan laporan keuangan, Bank masih mempelajari dampak yang akan mungkin timbul dari penerapan standar baru dan revisi tersebut serta pengaruhnya terhadap laporan keuangan.

42. SIGNIFICANT AGREEMENTS (continued)

- k. On August 1, 2024, PT Pacific Agung Trijaya and the Bank entered into a lease agreement and management of cash deposit machine services. The lease contract is for a period of up to 4 (four) years and can be renewed based on the Bank's option under several terms and conditions.

**43. ACCOUNTING STANDARDS ISSUED BUT NOT
YET EFFECTIVE**

The following are several revised accounting standards issued by the Indonesian Financial Accounting Standards Board (DSAK) that are considered relevant to the financial reporting of the Bank but not yet effective for December 31, 2024 financial statements:

Effective on or after January 1, 2025

- Amendment of PSAK No. 221: "The Effect of Changes in Foreign Exchange Rates" regarding to conditions when a currency is not exchangeable.

Effective on or after January 1, 2026

- Amendment of PSAK No. 109, "Financial Instruments" and PSAK No. 107, "Financial Instruments: Disclosures about the Classification and Measurement of Financial Instruments".

As at the authorization date of this financial statements, the Bank are still evaluating the potential impact of these new and revised standards to the financial statements.

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44. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN DI INDONESIA

Informasi tambahan berikut merupakan informasi yang tidak dipersyaratkan oleh Standar Akuntansi Keuangan di Indonesia. Informasi tersebut disusun sesuai dengan Otoritas Jasa Keuangan.

Giro Wajib Minimum

Pada tanggal-tanggal 31 Desember 2024 dan 2022, GWM dihitung sesuai dengan Peraturan Bank Indonesia (PBI) No. 20/3/PBI/2018 tanggal 29 Maret 2018, sebagaimana telah diubah terakhir kali oleh PBI No. 24/4/PBI/2022 tanggal 25 Februari 2022. PBI tersebut dijelaskan oleh Peraturan Anggota Dewan Gubernur (PADG) No. 20/10/PADG/2018 tanggal 31 Mei 2018, sebagaimana telah diubah terakhir kali oleh PADG No. 24/8/2022 tanggal 30 Juni 2022 tentang peraturan pelaksanaan pemenuhan GWM dalam rupiah dan valuta asing bagi bank umum konvensional, bank umum syariah, dan unit usaha syariah yang berlaku pertanggal 1 September 2022. Rasio Penyangga Likuiditas Makroprudensial (PLM) dihitung sesuai dengan PBI No. 20/4/PBI/2018 tanggal 29 Maret 2018, sebagaimana telah diubah terakhir kali oleh PBI No. 24/16/PBI/2022 tanggal 31 Oktober 2022. PBI tersebut dijelaskan melalui PADG No. 21/22/PADG/2019 tanggal 28 November 2019, sebagaimana telah diubah terakhir kali menjadi PADG No. 18 Tahun 2023 tanggal 29 November 2023.

Berdasarkan PBI No. 20/4/PBI/2018 tanggal 29 Maret 2018, sebagaimana telah diubah terakhir kali oleh PBI No. 24/16/PBI/2022 tanggal 31 Oktober 2022. PBI tersebut dijelaskan oleh PADG No. 21/22/PADG/2019 tanggal 28 November 2019, sebagaimana telah diubah terakhir kali menjadi PADG No. 24/14/PADG/2022 tanggal 31 Oktober 2022. Penyebutan *Loan to Funding Ratio* (LFR) berubah menjadi Rasio Intermediasi Makroprudensial (RIM) dan kewajiban pemenuhan Giro RIM mulai berlaku pada tanggal 16 Juli 2018. Giro RIM adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo rekening giro pada Bank Indonesia sebesar persentase tertentu dari DPK yang dihitung berdasarkan selisih antara RIM yang dimiliki Bank dan RIM Target.

Pada tanggal 31 Desember 2024 dan 2023 Bank tidak memenuhi ketentuan RIM sehingga dikenakan disinsentif berupa pemenuhan tambahan saldo giro RIM.

44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS

The following additional information is not required by Indonesian Financial Accounting Standards. Such additional information was prepared in accordance with regulations of Financial Service Authority.

Minimum Statutory Reserve Requirement

As of December 31, 2024 and 2023, GWM are calculated in accordance with Bank Indonesia Regulation (PBI) No. 20/3/PBI/2018 dated March 29, 2018, as last amended by PBI No. 24/4/PBI/2022 dated February 25, 2022. The PBI is further explained by the Regulation of Members of the Board of Governors (PADG) 20/10/PADG/2018 dated May 31, 2018, as last amended by PADG No. 24/8/2022 dated June 30, 2022 explaining the implementation of the GWM in rupiah and foreign currencies for conventional commercial banks, sharia banks, and sharia business units effective as September 1, 2022. The Macroprudential Liquidity Buffer Ratio (PLM) is calculated in accordance with PBI No. 20/4/PBI/2018 dated March 29, 2018, as last amended by PBI No. 24/16/PBI/2022 dated October 31, 2022. The PBI is further explained by PADG No. 21/22/PADG/2019 dated November 28, 2019, as last amended to PADG No. 18 Tahun 2023 dated November 29, 2023.

Based on PBI No. 20/4/PBI/2018 dated March 29, 2018, as last amended by PBI No. 24/16/PBI/2022 dated October 31, 2022. The PBI is further explained by PADG No. 21/22/PADG/2019 dated November 28, 2019, as last amended by PADG No. 24/14/PADG/2022 dated October 31, 2022. The term of *Loan to Funding Ratio* (LFR) changed to *Macroprudential Intermediation Ratio* (RIM) and RIM's current account fulfillment obligations took effect on July 16, 2018. RIM's current account is the minimum savings that must be maintained by a Bank in the form of a current account with Bank Indonesia at a certain percentage of TPF which is calculated based on the difference between RIM owned by the Bank and RIM Target.

As of December 31, 2024 and 2023, Bank has not fulfilled the RIM therefore disincentive was imposed in form of additional fulfillment of RIM current account balance.

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Giro Wajib Minimum (lanjutan)

Pada tanggal-tanggal 31 Desember 2024 dan 2023, sesuai dengan peraturan Anggota Dewan Gubernur dan Bank Indonesia tersebut di atas, Bank harus memenuhi persyaratan GWM dan PLM sebesar:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Rupiah		
GWM Primer	5,50%	9,00%
(i) GWM secara harian	0,00%	0,00%
(ii) GWM secara rata-rata	5,50%	9,00%
GWM PLM	5,00%	5,00%
Mata uang asing	4,00%	4,00%
(i) GWM secara harian	2,00%	2,00%
(ii) GWM secara rata-rata	2,00%	2,00%

Persentase Giro Wajib Minimum (GWM) Bank dalam Rupiah pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Rupiah		
GWM Primer	12,67%	15,87%
(i) GWM secara harian	6,23%	8,03%
(ii) GWM secara rata-rata	6,44%	7,84%
GWM PLM	24,72%	13,54%
Giro RIM	78,89%	73,23%
Mata uang asing		
(i) GWM secara harian	6,52%	6,24%
(ii) GWM secara rata-rata	6,52%	6,24%

Pada tanggal-tanggal 31 Desember 2024 dan 2023, Bank telah memenuhi ketentuan Bank Indonesia tentang Giro Wajib Minimum.

44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

Minimum Statutory Reserve Requirement (continued)

As of December 31, 2024 and 2023, based on the above Governor Council Member and Bank Indonesia regulations, the Bank is required to maintain GWM and PLM amounting to:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Rupiah		
Primary GWM		
Daily GWM (i)		
Average GWM (ii)		
GWM PLM		
Foreign currencies		
Daily GWM (i)		
Average GWM (ii)		

The percentage of the Bank's minimum statutory reserves in Rupiah as of December 31, 2024 and 2023, are as follows:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023
Rupiah		
Primary GWM		
Daily GWM (i)		
Average GWM (ii)		
GWM PLM		
RIM current account		
Foreign currencies		
Daily GWM (i)		
Average GWM (ii)		

As of December 31, 2024 and 2023, the Bank has complied with Bank Indonesia regulations concerning the minimum reserve requirements.

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44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

Posisi devisa neto

Net open position

Berikut ini adalah Posisi Devisa Neto Bank dalam nilai absolut sesuai dengan pelaporan ke Otoritas Jasa Keuangan (OJK):

Below is the Bank's Net Open Position in absolute amounts in accordance with reporting to Financial Service Authority:

31 Desember 2024/December 31, 2024

	Mata Uang Asing (dalam jumlah penuh)/ Foreign Currencies (in full amount)		Ekuivalen Rupiah/ Rupiah Equivalent		Posisi Devisa Neto/ Net Open Position
	Aset/ Assets	Liabilitas/ Liabilities	Aset/ Assets	Liabilitas/ Liabilities	
Keseluruhan (laporan posisi keuangan dan rekening administratif)					
Dolar Amerika Serikat	75.023.797	75.694.923	1.207.508	1.218.310	10.802
Dolar Singapura	95.651	120.771	1.133	1.430	297
Dolar Australia	931.257	1.006.637	9.325	10.080	755
Euro Eropa	101.585	67.827	1.702	1.137	565
Dolar Hong Kong	713.328	-	1.479	-	1.479
Yen Jepang	12.257.963	21.603.656	1.263	2.226	963
Renminbi	250.588	3.250	553	7	546
Poundsterling Inggris	57.972	500	1.172	10	1.162
Total					16.569

Aggregate (statement of financial position and administrative accounts)

United States Dollar
Singapore Dollar
Australian Dollar
European Euro
Hong Kong Dollar
Japanese Yen
Renminbi
Great Britain Poundsterling

Total

Rasio PDN atas modal
31 Desember 2024 (Keseluruhan)

0,00%

Percentage of NOP to December 31, 2024 capital (Aggregate)

31 Desember 2023/December 31, 2023

	Mata Uang Asing (dalam jumlah penuh)/ Foreign Currencies (in full amount)		Ekuivalen Rupiah/ Rupiah Equivalent		Posisi Devisa Neto/ Net Open Position
	Aset/ Assets	Liabilitas/ Liabilities	Aset/ Assets	Liabilitas/ Liabilities	
Keseluruhan (laporan posisi keuangan dan rekening administratif)					
Dolar Amerika Serikat	54.264.140	53.840.038	835.506	828.976	6.530
Dolar Singapura	268.841	228.087	3.139	2.664	475
Dolar Australia	82.190	27.291	865	287	578
Euro Eropa	164.520	141.393	2.803	2.409	394
Dolar Hong Kong	222.748	-	439	-	439
Yen Jepang	14.988.036	12.301.001	1.632	1.339	293
Renminbi	276.810	368.877	600	800	200
Poundsterling Inggris	58.534	2.000	1.148	39	1.109
Total					10.018

Aggregate (statement of financial position and administrative accounts)

United States Dollar
Singapore Dollar
Australian Dollar
European Euro
Hong Kong Dollar
Japanese Yen
Renminbi
Great Britain Poundsterling

Total

Rasio PDN atas modal
31 Desember 2023 (Keseluruhan)

0,00%

Percentage of NOP to December 31, 2023 capital (Aggregate)

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44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

Posisi valuta neto (lanjutan)

Net open position (continued)

Pada tanggal 31 Desember 2024 dan 2023, rasio PDN atas modal inti adalah sebesar 0,00% karena Bank memiliki penempatan berjangka di Bank Indonesia dalam valuta asing yang dapat menjadi pengurang PDN sesuai dengan PBI No.22/14/PBI/2020.

As of December 31, 2024 and 2023, NOP ratio to the core capital are 0.00% since the Bank has placement in Bank Indonesia in foreign currency which are eligible to deduct NOP as described in PBI No.22/14/PBI/2020.

Rasio Kewajiban Penyediaan Modal Minimum (KPM)

Capital Adequacy Ratio (CAR)

Rasio kecukupan modal pada tanggal-tanggal 31 Desember 2024 dan 2023 yang dihitung sesuai dengan Peraturan Bank Indonesia adalah sebagai berikut:

CAR as of December 31, 2024 and 2023 calculated in accordance with Bank Indonesia regulation are as follows:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023	
Modal			Capital
Modal inti (Tier 1)			Core capital (Tier 1)
Modal inti utama (CET-1)	3.475.119	3.471.368	Common equity (CET-1)
Modal inti tambahan (AT-1)	-	-	Additional Tier (AT-1)
Total modal inti (Tier 1)	3.475.119	3.471.368	Total core capital (Tier 1)
Modal pelengkap (Tier 2)	161.058	156.650	Supplementary capital (Tier 2)
Total modal	3.636.177	3.628.018	Total capital
Aset tertimbang menurut risiko (ATMR):			Risk weighted assets (ATMR):
Risiko kredit setelah memperhitungkan risiko spesifik	13.680.341	13.332.473	Credit risk after taking the specific risk
Risiko pasar	35.533	31.420	Market risk
Risiko operasional	789.946	537.024	Operational risk
Total ATMR untuk risiko kredit, pasar dan operasional	14.505.820	13.900.917	Total ATMR for credit risk, market and operational
Rasio KPM			Capital Adequacy Ratio
Rasio CET-1	23,96%	24,97%	CET-1 Ratio
Rasio Tier 1	23,96%	24,97%	Tier 1 Ratio
Rasio Tier 2	1,11%	1,13%	Tier 2 Ratio
Rasio Total	25,07%	26,10%	Total Ratio
Rasio Minimum CET-1	4,50%	4,50%	CET-1 Minimum Ratio
Rasio Minimum Tier 1	6,00%	6,00%	Tier 1 Minimum Ratio
Rasio KPM Minimum berdasarkan profil risiko	9,00%	9,00%	Minimum CAR based on risk profile

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Rasio Lainnya

Rasio Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap total aset produktif pada tanggal-tanggal 31 Desember 2024 dan 2023 adalah masing-masing sebesar 1,38% dan 1,48%.

Rasio aset produktif bermasalah terhadap jumlah aset produktif pada tanggal-tanggal 31 Desember 2024 dan 2023 masing-masing adalah sebesar 1,80% dan 1,75%.

Rasio kredit terhadap jumlah pendanaan (*Loan to funding ratio* - LFR) pada tanggal-tanggal 31 Desember 2024 dan 2023 masing-masing adalah sebesar 65,34% dan 65,60%.

Klasifikasi Berdasarkan Kolektibilitas OJK

44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

Other Ratios

Allowance of impairment losses (CKPN) ratio of financial assets to total earning assets as of December 31, 2024 and 2023 amounting to 1.38% and 1.48%, respectively.

The non performing earning assets ratio to total earning assets as of December 31, 2024 and 2023 amounting to 1.80% and 1.75%, respectively.

Loan to funding ratio (LFR) as of December 31, 2024 and 2023 amounting to 65.34% and 65.60%, respectively.

Classification Based on OJK Collectibility

31 Desember/December 31, 2024							
	Lancar/ Current	Dalam perhatian khusus/ Special mention	Kurang lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Jumlah Total	
Aset Keuangan							Financial Assets
Giro pada bank Indonesia	1.203.006	-	-	-	-	1.203.006	Current account with Bank Indonesia
Giro pada bank lain	166.363	-	-	-	-	166.363	Current account with other banks
Penempatan pada Bank Indonesia dan bank lain	2.349.253	-	-	-	-	2.349.253	Placement with Bank Indonesia and other banks
Efek-efek	6.407.913	-	149.310	-	-	6.557.223	Marketable securities
Efek-efek yang dibeli dengan janji dijual kembali	246.420	-	-	-	-	246.420	Securities purchased under resale agreements
Kredit yang diberikan	11.883.260	812.130	150.279	34.350	270.423	13.150.442	Loans
Tagihan akseptasi	60.343	-	-	-	-	60.343	Acceptance receivables
Tagihan transaksi perdagangan	274.982	-	-	-	-	274.982	Receivables from trade transactions
Tagihan derivatif	574	-	-	-	-	574	Derivative receivables
Piutang bunga	87.505	7.778	-	-	-	95.283	Interest receivables
Aset lain-lain	55.593	-	-	-	-	55.593	Other asset
Jumlah	22.735.289	819.908	299.589	34.350	270.422	24.159.558	Total
Penyisihan kerugian penurunan nilai	(81.915)	(63.973)	(66.025)	(13.372)	(86.754)	(312.039)	Allowance for impairment losses
Jumlah aset keuangan - neto	22.653.374	755.935	233.564	20.978	183.668	23.847.519	Total Financial assets - net

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Klasifikasi Berdasarkan Kolektibilitas OJK (lanjutan)

Classification Based on OJK Collectibility (continued)

31 Desember/December 31, 2023							
	Lancar/ Current	Dalam perhatian khusus/ Special mention	Kurang lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Jumlah Total	
Aset Keuangan							Financial Assets
Giro pada bank Indonesia	1.600.005	-	-	-	-	1.600.005	Current account with Bank Indonesia
Giro pada bank lain	178.900	-	-	-	-	178.900	Current account with other banks
Penempatan pada Bank Indonesia dan bank lain	3.173.162	-	-	-	-	3.173.162	Placement with Bank Indonesia and other banks
Efek-efek	4.231.661	-	137.960	-	-	4.369.621	Marketable securities
Efek-efek yang dibeli dengan janji dijual kembali	2.146.197	-	-	-	-	2.146.197	Securities purchased under resale agreements
Kredit yang diberikan	11.654.847	586.147	170.316	26.473	239.403	12.677.186	Loans
Tagihan akseptasi	93.108	-	-	-	-	93.108	Acceptance receivables
Tagihan transaksi perdagangan	105.408	-	-	-	-	105.408	Receivables from trade transactions
Tagihan derivatif	1.471	-	-	-	-	1.471	Derivative receivables
Piutang bunga	84.232	4.740	-	-	-	88.972	Interest receivables
Aset lain-lain	10.363	-	-	-	-	10.363	Other asset
Jumlah	23.279.344	590.887	308.276	26.473	239.403	24.444.383	Total
Penyisihan kerugian penurunan nilai	(51.051)	(62.425)	(95.236)	(12.779)	(114.630)	(336.121)	Allowance for impairment losses
Jumlah aset keuangan - neto	23.228.293	528.462	213.040	13.694	124.773	24.108.262	Total Financial assets - net

Kredit yang diberikan

Loan

Rasio kredit bermasalah ("NPL") - Bruto yang dimiliki Bank per 31 Desember 2024 dan 2023 masing-masing sebesar 3,46% dan 3,44%.

The ratio of nonperforming loans ("NPL") - Gross of the Bank as of December 31, 2024 and 2023 are 3.46% and 3.44%, respectively.

NPL - Neto yang dimiliki Bank per 31 Desember 2024 dan 2023 masing-masing sebesar 2,20% dan 1,69%.

NPL- Net of the Bank as of December 31, 2024 and 2023 are 2.20% and 1.69%, respectively.

Rasio Cadangan Kerugian Penurunan Nilai (CKPN) terhadap PPA Minimum yang dimiliki Bank per 31 Desember 2024 dan 2023 adalah sebesar 94% dan 115%.

Allowance for impairment losses (CKPN) to minimum PPA ratio of the Bank as of December 31, 2024 and 2023 is 94% and 115%, respectively.

Rincian kredit bermasalah menurut sektor ekonomi adalah sebagai berikut:

The details of NPL by economic sector are as follows:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023	
Perdagangan, restoran dan hotel	179.165	158.827	Trading, restaurant and hotel
Konstruksi	88.220	99.660	Construction
Transportasi, pergudangan dan komunikasi	69.738	69.143	Transportation, warehouse and communication
Pertanian dan perkebunan	57.267	28.098	Agriculture and plantation
Industri pengolahan dan manufaktur	20.542	9.250	Industry processing and manufacturing
Pertambangan	15.022	9.000	Mining
Lain-lain	25.098	62.214	Others
Total	455.052	436.192	Total

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44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

Kredit yang diberikan (lanjutan)

Loan (continued)

Rincian kredit bermasalah menurut sektor ekonomi dan kolektibilitasnya adalah sebagai berikut:

The details of NPL by economic sector and the collectability are as follows:

31 Desember/December 31, 2024				
	Kurang lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Total
Perdagangan, restoran dan hotel	-	-	179.165	179.165
Konstruksi	80.541	-	7.679	88.220
Transportasi, pergudangan dan komunikasi	69.738	-	-	69.738
Pertanian dan perkebunan	-	-	57.267	57.267
Industri pengolahan dan manufaktur	-	20.542	-	20.542
Pertambangan	-	-	15.022	15.022
Lain-lain	-	13.808	11.290	25.098
Total	150.279	34.350	270.423	455.052
31 Desember/December 31, 2023				
	Kurang lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Total
Perdagangan, restoran dan hotel	6.666	4.450	147.711	158.827
Konstruksi	66.434	20.835	12.391	99.660
Transportasi, pergudangan dan komunikasi	69.143	-	-	69.143
Pertanian dan perkebunan	35	1.188	26.875	28.098
Industri pengolahan dan manufaktur	-	-	9.250	9.250
Pertambangan	-	-	9.000	9.000
Lain-lain	28.038	-	34.176	62.214
Total	170.316	26.473	239.403	436.192

Kredit yang direstrukturisasi berdasarkan kolektibilitas OJK adalah sebagai berikut:

Restructured loans based on the collectability of OJK are as follows:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023	
Lancar	386.065	161.087	Current
Dalam perhatian khusus	295.827	78.572	Special mention
Kurang lancar	5.833	34.654	Substandard
Diragukan	495	-	Doubtful
Macet	55.337	91.860	Loss
Total	734.757	366.173	Total

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Kredit yang diberikan (lanjutan)

Pada tanggal-tanggal 31 Desember 2024 dan 2023, tidak terdapat penyediaan dana Bank kepada pihak berelasi dan pihak ketiga yang melanggar ataupun melampaui Batas Maksimum Pemberian Kredit (BMPK) yang ditetapkan oleh Bank Indonesia.

Kredit yang telah dihapusbukukan oleh Bank dicatat sebagai kredit ekstra-komtabel di dalam rekening administratif.

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2024	2023	
Saldo awal	102.014	102.039	Beginning balance
Hapus buku tahun berjalan	211.685	5.854	Write off during the year
Penerimaan kembali kredit yang telah dihapusbuku	(421)	(1.164)	Recoveries of previously written-off loan
Hapus tagih tahun berjalan	(4.210)	(4.715)	Hair cut during the year
Saldo akhir	309.068	102.014	Ending balance

Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023	
Rupiah			Rupiah
Modal kerja	10,88%	11,22%	Working capital
Investasi	10,19%	10,11%	Investment
Konsumsi	10,92%	8,56%	Consumer
Direksi dan karyawan	7,46%	7,79%	Directors and employees
Dolar Amerika Serikat			United States Dollar
Modal kerja	5,57%	5,50%	Working capital

Kredit sindikasi merupakan kredit yang diberikan kepada debitur berdasarkan perjanjian pembiayaan bersama dengan bank-bank lain.

Keikutsertaan Bank dalam kredit sindikasi dengan bank-bank lain, dimana Bank bertindak sebagai anggota sindikasi adalah masing-masing sebesar Rp349.741 dan Rp897.958 atau 9,67% - 10,25% dan 9,50% - 9,83% pada tanggal 31 Desember 2024 dan 2023.

44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

Loan (continued)

As of December 31, 2024 and 2023, there are no loans to related and third parties who are non-compliance or exceeding the legal lending limit (LLL) set by Bank Indonesia.

The loans written off by Bank are recorded as extra-comptable in the administrative account.

The average interest rates per annum were as follows:

Syndicated loans represent loans provided to debtors based on syndication agreements with other banks.

Bank's participation in syndicated loans with other banks, which Bank acts as the syndication member amounted to Rp349,741 and Rp897,958 or 9.67% - 10.25% and 9.50% - 9.83% as of December 31, 2024 and 2023, respectively.

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Manajemen Risiko

Dalam melaksanakan kegiatannya, Bank menyadari bahwa situasi lingkungan eksternal dan internal perbankan telah mengalami perkembangan yang diikuti dengan semakin kompleksnya risiko kegiatan usaha perbankan dan meningkatnya kebutuhan akan praktek tata kelola yang sehat (*Good Corporate Governance*). Sebagai tanggapan Bank terhadap kondisi tersebut, Bank telah menerapkan suatu kebijakan manajemen risiko yang bertujuan untuk memastikan bahwa risiko-risiko yang timbul dalam kegiatan usahanya dapat diidentifikasi, diukur, dikelola dan dilaporkan, yang pada akhirnya akan memberikan manfaat berupa peningkatan kepercayaan pemegang saham dan masyarakat, memberikan gambaran lebih akurat mengenai kinerja di masa mendatang termasuk kemungkinan kerugian yang akan terjadi, dan meningkatkan metode dan proses pengambilan keputusan serta penilaian risiko dengan adanya ketersediaan informasi yang terkini, yang dengan sendirinya meningkatkan kinerja dan daya saing Bank.

Pelaksanaan penerapan manajemen risiko Bank mengacu kepada ketentuan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No.18/POJK.03/2016 yang pelaksanaannya diatur dalam Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016, dimana pelaksanaannya telah disesuaikan dengan kompleksitas usaha dan bisnis Bank. Penerapan manajemen risiko yang mencakup pengawasan aktif Dewan Komisaris dan Direksi, kecukupan kebijakan, prosedur dan penetapan limit, kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi manajemen risiko dan sistem pengendalian internal yang menyeluruh, telah dituangkan dalam pedoman pelaksanaan internal.

Lingkup penerapan manajemen risiko Bank meliputi 8 (delapan) jenis risiko yakni Risiko Kredit, Risiko Pasar, Risiko Operasional, Risiko Likuiditas, Risiko Hukum, Risiko Kepatuhan, Risiko Strategik dan Risiko Reputasi dimana proses identifikasi, pengukuran dan monitoring risiko dilakukan oleh Satuan Kerja Manajemen Risiko yang independen terhadap Unit Kerja Operasional maupun Unit Kerja Audit Intern. Sedangkan tiap-tiap Unit Kerja bertanggung jawab atas pengelolaan risiko-risiko yang melekat dalam aktivitas yang dilakukannya.

44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

Risk Management

In conducting its activities, the Bank realized that the situation of the external and internal environment has been growth which accompanied by increasing complexity of risk banking activities and demand for Good Corporate Governance. As the Bank's response to these conditions, the Bank has implemented a risk management policy to ensure that the risks that arise in their business activities can be identified, measured, managed and reported, which will ultimately provide benefits in improved trust of shareholders and public, gives a more accuracy of the performance in the future, including the possibility of its loss, and improve methods, decision processes and risk assessments by the availability of the latest information, which will improve the performance and competitiveness of the Bank.

The Bank's risk management implementation refers to Financial Service Authority ("OJK") regulation No. 18/POJK.03/2016 which implementation is regulated in Circular Letter of OJK No. 34/SEOJK.03/2016, where the implementation has been adapted to the Bank's complexity of operations and business. The implementation of risk management includes active supervision by the Boards of Commissioners and Directors, the adequacy of policies, procedures and limits, the adequacy process of the risk identification, measurement, monitoring and control and overall risk management information and internal control system which set forth in the internal implementation guidelines.

The scope of Bank's risk implementation includes 8 (eight) types of risk which consist of Credit Risk, Market Risk, Operational Risk, Liquidity Risk, Legal Risk, Compliance Risk, Strategic Risk and Reputation Risk, where the process of risk identification, measurement and monitoring are conducted by the Risk Management Unit which independent to Operational Unit nor Internal Audit Unit. While each unit is responsible to manage inherent risk in its activities.

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Manajemen Risiko (lanjutan)

Gambaran mengenai tingkat risiko yang dihadapi Bank diperoleh dari proses penilaian profil risiko, yang mencakup penilaian terhadap risiko inheren dan penilaian terhadap kualitas penerapan manajemen risiko pada tiap-tiap jenis risiko, dimana pelaksanaan penilaian telah mengikuti standar yang berlaku.

Satuan Kerja Manajemen Risiko (SKMR) Bank bekerja secara independen dari unit bisnis dan audit internal. SKMR bertugas untuk menunjang pengelolaan risiko yang lebih menyeluruh, terpadu, terukur dan terkendali. Tugas dan tanggung jawab SKMR mencakup:

- a. Menyusun dan menyampaikan laporan profil risiko secara triwulan kepada Otoritas Jasa Keuangan (OJK).
- b. Menelaah risiko dan memberikan pendapat terhadap seluruh jenis risiko yang melekat sebelum suatu transaksi diputuskan atau dilaksanakan yang meliputi Risiko Kredit, Risiko Pasar, Risiko Likuiditas, Risiko Operasional, Risiko Hukum, Risiko Strategik, Risiko Kepatuhan dan Risiko Reputasi.
- a. Mempersiapkan konsep dan metode pengukuran terhadap risiko komposit dari seluruh jenis risiko sesuai dengan pedoman standar Otoritas Jasa Keuangan dan kebijakan manajemen risiko Bank.

Secara berkala Bank melakukan penilaian risiko terhadap kedelapan risiko sebagaimana telah diatur oleh Peraturan Otoritas Jasa Keuangan. Penilaian risiko dilakukan melalui proses penilaian sendiri (*self-assessment*) untuk menghasilkan profil risiko yang terdiri dari risiko inheren dan kualitas penerapan manajemen risiko.

Hasil penilaian profil Bank telah disampaikan kepada Dewan Komisaris, Direksi dan Otoritas Jasa Keuangan (OJK) secara triwulanan. Untuk profil risiko Bank posisi 31 Desember 2024 secara keseluruhan dinilai pada peringkat 2 atau "low to moderate" dan stabil bila dibandingkan dengan posisi tahun sebelumnya. Hasil penilaian profil tersebut dibahas dalam rapat Komite Manajemen Risiko dan Pemantau Risiko.

44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

Risk Management (continued)

The level of risk faced by the Bank is obtained from the risk profile assessment process, which includes an assessment of the inherent risks and assessment of the quality of risk management in each type of risk, which implementation assessment has been following the applicable standard.

The Bank's risk management unit (SKMR) is work independently from business units and internal audit. SKMR is responsible to support comprehensive risk management, integrated, measurable and controllable. SKMR responsibilities include:

- a. Prepare and submit quarterly risk profile report to the Financial Services Authority (OJK).
- b. Assessing the risk and give opinion to all inherent risk before a transaction is decided or implemented including Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Legal Risk, Strategic Risk, Compliance Risk and Reputation Risk.
- c. Prepare measurement concept and methods against composite risk which coming from all type of risk in accordance with the Financial Services Authority standard guidelines and the Bank risk management policy.

Periodically, the Bank assesses eight type of risk as per the Financial Services Authority regulation. The risk assessment is conducted through self assessment process to produce a risk profile which consists of inherent risk and the quality of risk management.

The results of the Bank's profile assessment has been submitted to the Boards of Commissioners, Directors and the Financial Services Authority (OJK) on a quarterly basis. As of December 31, 2024, the Bank's overall risk profile is rated at 2 or "low to moderate" and stable when compared to the previous year. These profile assessment results is discussed in the Risk Management and Risk Monitoring Committee.

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Manajemen Risiko (lanjutan)

Risiko operasional

Risiko operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem dan/atau adanya kejadian-kejadian eksternal yang mempengaruhi operasional Bank, yang dapat bersumber antara lain pada Sumber Daya Manusia (SDM), proses internal, sistem dan infrastruktur, serta kejadian eksternal. Penerapan manajemen risiko operasional diperlukan untuk meminimalkan kemungkinan dampak negatif dari tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau terjadinya kejadian-kejadian eksternal yang dapat mempengaruhi operasional Bank.

Pengendalian risiko operasional Bank diawali dengan upaya menumbuhkan kesadaran akan risiko (*risk awareness*) setiap karyawan, peningkatan tanggung jawab (*accountability*) setiap pelaksanaan operasional, dan perbaikan infrastruktur karena Bank menyadari bahwa risiko operasional bersifat unik dimana tingkat risiko operasional sangat dipengaruhi oleh faktor manusia, proses, sistem dan kejadian eksternal. Semakin tinggi kesadaran dan tanggungjawab setiap karyawan terhadap risiko serta terdapatnya proses dan teknologi yang dapat mendukung aktivitas operasional secara efisien dan terkontrol, maka Bank akan semakin tidak rentan terhadap imbas akibat risiko operasional.

Pengendalian *human error* pada pelaksanaan operasi Bank dilakukan dengan menerapkan *daily control check list*, yang berfungsi membantu penyelia mengontrol seluruh aktivitas yang dilakukan di unit kerja yang menjadi tanggung jawabnya. Pencegahan *fraud* dilakukan dengan menerapkan strategi anti fraud yang melibatkan seluruh karyawan. Pelaksanaan strategi *anti-fraud* tersebut mengacu kepada Kebijakan dan prosedur internal yang telah ditetapkan. Peningkatan kualitas sumber daya manusia dilakukan dengan pelatihan berkesinambungan. Pengendalian risiko operasional juga dilakukan dengan jalan mengefektifkan fungsi supervisi, review dan penyempurnaan *Standard Operating Procedure* (SOP), peningkatan pengendalian intern dan peninjauan remunerasi karyawan secara berkala.

44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

Risk Management (continued)

Operational risk

Operational risk is the risk due to the inadequacy and/or failed internal processes, human error, system failure and/or the presence of external events affecting the operations of the Bank, which can be sourced from Human Resources (HR), internal processes, systems and infrastructure, as well as external events. Operational risk management is required to minimize the possible negative impact of the malfunctioning of internal processes, human error, system failure, and/or the occurrence of an external event that may affect the operations of the Bank.

Operational risk control begins with efforts to raise awareness of the risk (risk awareness) to each employee, increased responsibility (accountability) any operational implementation, and improvement of infrastructure because the Bank realizes that operational risk is unique whereas the level of operational risk is strongly influenced by human factors, process, systems and external events. The higher the awareness and responsibility of each employee to the risk and the presence of processes and technologies that can support operational activities in an efficient and controlled manner, then the Bank will be less vulnerable to effect from operational risk.

Human error control in the implementation of Bank's operations are carried out by applying the daily control check list, which helps the supervisory control of all activities performed in the work unit under his responsibility. Fraud prevention is performed by applying the anti-fraud strategy that involves all employees. Implementation of anti-fraud strategy refers to the pre-determined internal policies and procedures. Improving the quality of human resources is done by continuous training. Operational risk control is also performed with the effective functioning of supervision, review and refinement of the Standard Operating Procedure (SOP), increased internal control and review of the remuneration of employees on a regular basis.

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Manajemen Risiko (lanjutan)

Risiko operasional (lanjutan)

Perbaikan infrastruktur khususnya infrastruktur Teknologi Sistem Informasi, secara terus menerus dilakukan, antara lain dengan peningkatan kualitas Data Center (DC) termasuk kualitas Disaster Recovery Center (DRC), kualitas jaringan komunikasi, serta peningkatan kualitas aplikasi perangkat lunak pada Core Banking System. Perbaikan infrastruktur tersebut dimaksudkan selain untuk meningkatkan kinerja, juga untuk meningkatkan kualitas built-in control pada proses operasional. Perkembangan produk dan jasa Bank dengan fitur berbasis teknologi informasi serta pelaksanaan regulasi perbankan saat ini juga menuntut Bank untuk menyediakan infrastruktur Teknologi Sistem Informasi yang memadai.

Dengan efektifnya proses manajemen risiko operasional diharapkan kerugian-kerugian yang dapat diperkirakan (expected loss) dapat terus diminimalkan sehingga dapat meningkatkan efisiensi operasional dan alokasi modal, yang pada akhirnya dapat memperbaiki daya saing Bank.

Risiko kepatuhan adalah risiko akibat tidak terpenuhinya peraturan perundang-undangan dan ketentuan yang berlaku. Risiko kepatuhan bersumber dari perilaku hukum yakni perilaku/aktivitas Bank yang menyimpang atau melanggar dari ketentuan atau peraturan perundang-undangan dan perilaku organisasi yakni perilaku/aktivitas Bank yang menyimpang atau bertentangan dengan standar yang berlaku secara umum.

44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

Risk Management (continued)

Operational risk (continued)

Improvements in infrastructure, especially Information Technology Systems infrastructure, is continuously carried out, among others, by improving the quality of Data Center (DC) including the quality of the Disaster Recovery Center (DRC), the quality of communication networks, as well as improving the quality of software applications on the Core Banking System. Such improvement are intended to improve performance, as well as to improve the quality of the built in control on operational processes. The products and services development with features based on information technology and the implementation of the current banking regulation also requires the Bank to provide the adequate infrastructure of Information Technology System.

With effective process of operational risk management, estimated expected losses estimated (expected loss) can be minimized to improve operational efficiency and capital allocation, which in turn can improve the competitiveness of the Bank.

Compliance risk is the risk due to non-fulfillment of laws and regulations. Compliance risks comes from the legal action which are activity that deviates or violate the law or regulations and the organizational which are Bank's behavior/activity that deviates or contrary to generally accepted standards.

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Manajemen Risiko (lanjutan)

Risiko kepatuhan

Pengendalian risiko kepatuhan dilakukan untuk meminimalkan kemungkinan dampak negatif dari aktivitas Bank yang menyimpang dari peraturan perundangan, ketentuan dan standar yang berlaku umum. Untuk menjaga agar setiap aktivitas Bank senantiasa patuh kepada peraturan perundang-undangan dan ketentuan yang berlaku, secara rutin telah dilakukan sosialisasi dan diseminasi peraturan-peraturan (melalui training dan edaran memorandum) ke seluruh unit kerja terkait agar setiap peraturan dapat dipahami dan dilaksanakan dengan benar. Untuk menumbuhkan kesadaran seluruh karyawan akan pentingnya kepatuhan terhadap ketentuan dan peraturan, telah disusun *compliance charter* sebagai *guidance* bagi semua pihak dalam organisasi Bank dan telah diberlakukan secara formal. Untuk memastikan kepatuhan operasional Bank terhadap seluruh ketentuan dan peraturan yang melingkupinya maka harus dipastikan bahwa seluruh sistem dan prosedur operasional telah memenuhi ketentuan dan peraturan otoritas yang berlaku. Oleh karena itu, Bank telah melakukan *Quality Assurance Policy and Procedure* yaitu proses penilaian terhadap kebijakan dan prosedur internal yang dilakukan oleh Unit Kerja Kepatuhan terhadap setiap sistem, prosedur atau kebijakan intern yang akan atau sudah keluaran. Dengan demikian setiap potensi ketidakpatuhan Bank terhadap ketentuan atau peraturan perundang-undangan dapat dideteksi dan diperbaiki. Agar perilaku organisasi tidak menyimpang dari standar, telah dibuat *code of conduct* yang berisi etika yang harus dilaksanakan oleh setiap karyawan.

Sedangkan untuk meminimalkan risiko kepatuhan, Bank senantiasa mematuhi peraturan perundang-undangan dan ketentuan lain yang berlaku, seperti Ketentuan Kewajiban Penyediaan Modal Minimum (KPMM), Kualitas Aset Produktif (KAP), Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN) Aset Produktif, Batas Maksimum Pemberian Kredit (BMPK), dan lainnya.

Dalam rangka menerapkan manajemen risiko kepatuhan yang efektif, Bank juga telah melakukan identifikasi dan pengelolaan terhadap faktor-faktor yang dapat menyebabkan meningkatnya eksposur risiko kepatuhan, yaitu:

44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

Risk Management (continued)

Compliance risk

Control of compliance risk is done to minimize the possible negative impact of the Bank's activities which deviate from the laws, rules and generally accepted standards. In order to keep the activity always comply with the prevailing laws and regulations, the Bank have periodically socialize and disseminate the rules (through training and a circular memorandum) to all units concerned so each regulation can be understood and implemented correctly. To raise awareness to all employees regarding the importance of adherence to the rules and regulations, compliance charter has been drawn up as a guidance for all parties in the organization of the Bank and has been formally enacted. To ensure compliance of Bank operations to all rules and surrounding regulations, it must be ensured that the entire system and operational procedures in compliance with the rules and regulations applicable authority. Therefore, the Bank has conducted Quality Assurance Policy and Procedure is the assessment of internal policies and procedures carried out by the Compliance Unit to any systems, procedures or internal policies that will be or have been issued. Thus any potential non-compliance with the Bank of the provision or legislation can be detected and corrected. Organizational behavior in order not to deviate from the standard, has created a code of conduct that contains the ethics that must be implemented by each employee.

Meanwhile, to minimize compliance risk, the Bank continue to comply with laws and regulations and other rules, such as the provision Capital Adequacy Ratio (CAR), Quality of Earning Assets (KAP), Allowance for Impairment Losses (CKPN) Earning Assets, Legal Lending Limit (LLL), and others.

In order to implement an effective compliance risk management, the Bank has also identify and manage the factors that can lead to increased exposure to compliance risks, such as:

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Manajemen Risiko (lanjutan)

Risiko kepatuhan (lanjutan)

- Penerapan *Good Corporate Governance* (GCG) secara efektif untuk memastikan dan memantau kepatuhan terhadap setiap peraturan dan persyaratan eksternal maupun internal.
- Melakukan pemantauan terhadap setiap perubahan ketentuan peraturan dan perundang-undangan yang berlaku serta memastikan penerapannya pada Bank.
- Melakukan identifikasi dan analisa kepatuhan (*compliance analysis*) atas rencana dan pengembangan produk dan aktivitas baru guna memastikan kepatuhannya terhadap peraturan dan perundang-undangan yang berlaku.
- Melakukan uji kepatuhan atas pemberian fasilitas kredit dengan nominal di atas Rp10.000.

Risiko hukum

Risiko hukum adalah risiko yang disebabkan oleh adanya kelemahan aspek yuridis, yang antara lain disebabkan adanya tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung, atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan agunan yang tidak sempurna. Penerapan risiko hukum bertujuan untuk meminimalkan kemungkinan dampak negatif dari kelemahan yuridis, ketiadaan dan/atau perubahan peraturan perundang-undangan dan proses litigasi.

44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

Risk Management (continued)

Compliance risk (continued)

- Implementation of *Good Corporate Governance* (GCG) effectively to ensure and monitor compliance with all regulations and requirements of internal and external.
- Monitoring of any changes in regulations and legislation and ensure effective implementation of the Bank.
- Identification and analysis of compliance (*compliance analysis*) for planning and development of new products and activities in order to ensure compliance with regulations and legislation in force.
- Compliance test on granting of loan facility with the nominal amount above Rp10,000.

Legal risk

Legal risk is the risk that due to the weakness of the judicial aspect, which is partly due to the lawsuits, the absence of supporting legislation, or weakness of the alliance such as noncompliance with the terms of validity of the contract and collateral is not perfect. Implementation of the law is to minimize the risk of the possible negative impact of the weakness of the juridical, absence of and/or changes in legislation and litigation.

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44. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN DI INDONESIA (lanjutan)

Manajemen Risiko (lanjutan)

Risiko hukum (lanjutan)

Proses pengendalian risiko hukum dilakukan dengan cara melakukan reviu secara berkala terhadap setiap kontrak dan perjanjian antara Bank dengan pihak lain, antara lain dengan cara melakukan penilaian kembali terhadap efektivitas proses *enforceability* untuk memastikan validitas hak dalam kontrak dan perjanjian yang telah dibuat. Identifikasi risiko hukum dilakukan pada seluruh aktivitas penghimpunan dan penyediaan dana, *treasury* dan investasi, operasional dan jasa, teknologi sistem informasi dan pengelolaan sumberdaya manusia. Setiap kejadian yang berpotensi menimbulkan risiko hukum, ditatausahakan dan diadministrasikan, selain untuk menilai tingkat risiko hukum yang dihadapi Bank, juga sebagai pembelajaran atas tiap kasus yang terjadi dan untuk mengantisipasi kemungkinan adanya tuntutan atau litigasi.

Untuk meminimalkan risiko hukum, Bank selalu melakukan pemantauan terhadap potensi munculnya litigasi/tuntutan hukum kepada Bank. Dalam setiap aktivitas, baik perkreditan, operasional maupun *treasury*, Bank juga selalu memperhatikan kelengkapan aspek hukum terutama yang berkaitan dengan aktivitas perikatan perjanjian dengan nasabah/debitur dan kelengkapan dokumen legalitas.

Sementara itu untuk menangani persoalan dan kasus hukum Bank telah menunjuk konsultan bidang hukum.

Terkait dengan penerapan manajemen risiko hukum, satuan kerja manajemen risiko juga melakukan kajian-kajian terkait dengan aktivitas Bank yang dapat meningkatkan eksposur risiko hukum serta memberikan rekomendasi dalam rangka memitigasi risiko tersebut.

Risiko reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan (*stakeholder*) yang bersumber dari persepsi negatif terhadap Bank. Persepsi negatif terhadap Bank dapat ditimbulkan oleh kejadian-kejadian yang menurunkan reputasi seperti keluhan nasabah atas produk dan jasa yang diberikan, kelemahan pada tatakelola dan budaya Bank serta praktek bisnis yang menyimpang dari standar.

44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

Risk Management (continued)

Legal risk (continued)

Legal risk control process are performed by periodic review of any contracts and agreements between the Bank and other parties, among others by conducting a reassessment of the effectiveness of the process to ascertain the validity of enforceability of rights in contracts and agreements that have been made. Identification of legal risk activity performed on the entire funding, treasury and investment, operations and services, information systems technology and human resource management. Every event that could potentially pose legal risks, administered and administered, in addition to assessing the level of legal risk faced by the Bank, as well as lessons on each case and to anticipate possible claims or litigation.

To minimize legal risks, the Bank constantly monitors the potential for litigation/lawsuit to the Bank. In any event, good credit, and treasury operations, the Bank also always pay attention to the completeness of the legal aspects, especially with regard to the activities of the engagement agreement with the customer/debtor and completeness of legal documents.

Furthermore, to solve the problems and legal cases, Bank has appointed a legal consultant.

Related with the implementation of legal risk management, risk management work unit also conducts studies related to the Bank's activities that can increase the risk of legal exposure and provide recommendations to mitigate those risks.

Reputational risk

Reputation risk is the risk due to the reduced level of confidence of stakeholders, which comes from the negative perception of the Bank. Negative perception of the Bank can be caused by events that lowers the reputation as customer complaints on the products and services provided, weaknesses in governance and culture of the Bank as well as business practices that deviate from the standard.

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Manajemen Risiko (lanjutan)

Risiko reputasi (lanjutan)

Pelaksanaan manajemen risiko reputasi dilakukan dengan upaya mencegah/meminimalkan terjadinya kejadian-kejadian yang dapat menurunkan reputasi Bank antar lain melalui pelaksanaan program *Corporate Social Responsibility* (CSR), melakukan komunikasi secara rutin dengan pemangku kepentingan, penjagaan kualitas produk dan layanan, penjagaan etika bisnis dalam pelaksanaan transaksi baik dengan nasabah maupun transaksi di pasar uang. Setiap terjadi keluhan nasabah, Bank berupaya menanggapi dan menindaklanjuti secara cepat. Dalam rangka menjaga reputasi, Bank juga berupaya untuk menjaga transparansi produk dan jasa dengan pemberian informasi secara benar tentang manfaat dan risiko produk dan jasa yang ditawarkan kepada masyarakat.

Sebagai perusahaan terbuka, risiko reputasi dapat mempengaruhi persepsi publik yang berdampak pada pembentukan harga saham Bank di pasar modal.

Setiap kejadian yang terkait dengan risiko reputasi dicatat dan ditatausahakan sehingga dapat menjadi pelajaran dimasa datang dan untuk memproyeksikan potensi kerugian yang mungkin timbul dan langkah-langkah pencegahan yang harus dilakukan.

Risiko strategis

Risiko strategis adalah risiko akibat ketidaktepatan dalam pengambilan keputusan dan/atau pelaksanaan suatu keputusan strategis serta kegagalan dalam mengatasi perubahan lingkungan bisnis. Risiko strategis bersumber dari adanya kelemahan dan ketidaktepatan dalam perencanaan strategi Bank, kelemahan pada sistem informasi manajemen, kelemahan analisa lingkungan internal dan eksternal, ketidaktepatan implementasi dan kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Untuk mengendalikan risiko strategis, Rencana Bisnis Bank disusun secara konservatif dengan mempertimbangkan kelebihan dan kelemahan Bank serta mempertimbangkan kemampuan sumber daya, baik sumber daya keuangan, infrastruktur dan sumber daya manusia yang dimiliki. Untuk meminimalkan terjadinya penyimpangan pelaksanaan rencana bisnis Bank, telah dilakukan komunikasi kepada setiap jenjang organisasi, baik pada saat penyusunan rencana dan pada saat review pelaksanaan yang dilakukan secara rutin tiap semester.

44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

Risk Management (continued)

Reputational risk (continued)

The implementation of reputation risk management is taken with the effort to prevent/ minimize the occurrence of events that can lower the reputation of the Bank among others through the implementation of Corporate Social responsibility (CSR), to communicate regularly with stakeholders, maintain the quality of products and services, maintain business ethics in transactions with customers as well as money market transactions. Each customer complaints occur, the Bank seeks to respond and to follow up quickly. In order to maintain the reputation, the Bank also intends to keep the transparency of products and services with the provision of correct information about the benefits and risks of products and services offered to the public.

As a public company, reputation risk can affect public perceptions that have an impact on the Bank's share price formation in the capital market.

Events related to reputation risk are recorded and administered so that it can be a lesson for the future and projecting potential losses that may arise and the preventive measures that should be taken.

Strategic risk

Strategic risk is the risk due to the inaccuracy in the decision and/or implementation of a strategic decision and the failure to address the changing business environment. Strategic risks comes from weaknesses and inaccuracies in Bank's planning strategy, weaknesses in management information systems, vulnerability analysis of internal and external environment, inappropriate implementation and a failure to anticipate changes in the business environment. To handle strategic risk, the Bank prepared Business Plan conservatively considering the advantages and disadvantages of the Bank as well as the consideration of resources, both financial resources, infrastructure and human resources owned. To minimize the deviation of the implementation of the Bank's business plan, communication to all levels of the organization have been done, both at the time of preparation of the plan and the implementation review conducted regularly each semester.

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Manajemen Risiko (lanjutan)

Risiko strategis (lanjutan)

Pengendalian risiko strategik juga dilakukan dengan pemantauan atas kinerja Bank yang merupakan hasil dari pelaksanaan strategi usaha maupun rencana bisnis Bank. Proses pemantauan dilakukan secara berkala melalui sistem informasi manajemen, yang secara berkala menyediakan laporan dalam rangka pengambilan keputusan oleh manajemen Bank.

45. TAMBAHAN INFORMASI ARUS KAS

Perubahan pada liabilitas yang timbul dari aktivitas pendanaan pada laporan arus kas adalah sebagai berikut:

44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS (continued)

Risk Management (continued)

Strategic risk (continued)

Strategic risk management is also done by monitoring the performance of the Bank as a result of the implementation of the business strategy and business plan of the Bank. The monitoring process is performed periodically through the management information system, which regularly provide reports in relation to the decision making by the Bank's management.

45. SUPPLEMENTARY CASH FLOW INFORMATION

Changes in liabilities arising from financing activities in the cash flow statement are as follows:

	1 Januari 2024/ January 1, 2024	Arus kas/ Cash flow	Lain-lain/ Others	31 Desember 2024/ December 31, 2024	
Liabilitas sewa	34.387	(26.918)	58.969	66.438	Lease liabilities
	1 Januari 2023/ January 1, 2023	Arus kas/ Cash flow	Lain-lain/ Others	31 Desember 2023/ December 31, 2023	
Liabilitas sewa	36.706	(24.823)	22.504	34.387	Lease liabilities

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46. REKLASIFIKASI AKUN

Beberapa akun dalam laporan keuangan per tanggal 31 Desember 2023 untuk tahun yang berakhir pada tanggal tersebut telah direklasifikasi sehingga sesuai dengan penyajian informasi keuangan pada tanggal 31 Desember 2024 dan untuk tahun yang berakhir pada tanggal tersebut. Ringkasan dari akun-akun tersebut adalah sebagai berikut:

46. ACCOUNT RECLASSIFICATION

Several accounts in the financial statements as of December 31, 2023 and for the year then ended have been reclassified so that they are in accordance with the presentation of the financial information as of December 31, 2024 and for the year then ended. A summary of these accounts are as follows:

Untuk tahun yang berakhir pada tanggal 31 Desember 2023/ For the year ended December 31, 2023				
	Sebelum Reklasifikasi/ Before Reclassification	Reklasifikasi/ Reclassification	Setelah Reklasifikasi/ After Reclassification	
<u>Laporan Posisi Keuaangan</u>				<u>Statement of Financial Position</u>
Tagihan transaksi perdagangan	-	105.313	105.313	Receivables from trade transactions
Aset lain-lain neto	158.662	(105.313)	53.349	Other assets - net
<u>Laporan Arus Kas</u>				<u>Statement of Cash Flows</u>
<u>Arus Kas dari Aktivitas Operasi</u>				<u>Cash Flows from Operating Activities</u>
Tagihan transaksi perdagangan	-	61.478	61.478	Receivables from trade transactions
Aset lain-lain neto	60.591	(61.478)	(887)	Other assets - net

47. PENYELESAIAN LAPORAN KEUANGAN

Manajemen Bank bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan sesuai dengan Standar Akuntansi Keuangan di Indonesia yang diselesaikan dan disetujui untuk diterbitkan oleh Direksi Bank pada tanggal 27 Maret 2025.

47. COMPLETION OF FINANCIAL STATEMENTS

The Management of the Bank is responsible for the preparation and fair presentation of the financial statements in accordance with the Indonesian Financial Accounting Standards, which were completed and authorized for issue by the Bank's Board of Directors on March 27, 2025.



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2024 **Laporan Tahunan**
Annual Report