

Navigating Sustainable Growth Through Digital Innovation and Customer Engagement Excellence



Kesinambungan Tema

Theme Continuity



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 handal. 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.

2023

Laporan Tahunan
Annual Report



2022

Pursuing Economic 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 targets, 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.

Sanggahan dan Batasan Tanggung Jawab Disclaimer and Limitation of Liability

Laporan Tahunan 2023 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 2023 hingga 31 Desember 2023, 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 pernyataan-pernyataan prospektif dan

The 2023 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, 2023, to December 31, 2023, 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 which are prepared based



2021

Going Digital

Memasuki Era Digital

Bank Ina menyadari bahwa untuk bisa meraih pangsa pasar yang lebih besar di masa depan, maka kami harus mengambil langkah strategis saat ini dan memanfaatkan peluang pertumbuhan yang muncul. Untuk bisa memenuhi tuntutan pasar yang berkembang pesat dan lanskap perbankan yang juga terus berubah, kami memahami bahwa kami perlu dengan cepat meningkatkan kemampuan kami untuk memperluas produk dan layanan kami.

Untuk itu, Bank Ina telah memilih *platform cloud-native banking* yang punya kinerja terbaik dan paling andal yang dapat mendukung Bank untuk berkembang pesat dan meluncurkan layanan perbankan inovatif yang memenuhi keinginan dan kebutuhan spesifik pelanggan mereka dalam waktu singkat.

Kami memang sangat fokus dalam memastikan bahwa Bank Ina memiliki sistem dan infrastruktur yang tepat yang dapat memberdayakan Bank dalam memberikan pengalaman optimal kepada seluruh nasabah kami saat melakukan berbagai transaksi perbankan. Karena demikianlah cara kami mendefinisikan era baru perbankan digital, suatu era yang tengah kita masuki saat ini.

Bank Ina realizes that to win a bigger slice of the future's market, we must strategically act now and exploit growth opportunities as they arise. To keep up with the fast-growing demands and the ever-changing banking landscape, we understand that we need to speed up our ability to expand our product and services.

To that end, Bank Ina adopted the best-performing and most reliable cloud-native banking platform to enable the Bank to scale up rapidly and to launch innovative banking services that meet the specific wants and needs of their customers within weeks.

We are indeed very focused on ensuring that Bank Ina has the right systems and infrastructure in place that can empowering us in giving our customers optimal experience in doing various banking transaction. That is how we define the new era of digital banking. The stage that we are going into now.

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.

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:



Feliks Suranta Tarigan

Sekretaris Perusahaan
Corporate Secretary

Gedung Ariobimo Sentral

Mezzanine Floor
Jl. HR Rasuna Said Blok X-2 Kav. 5
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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 04 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 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; dan
- 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;
- 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 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; and
- Deed of Extraordinary General Meeting of Shareholders Resolution 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;

^{*)} Bank melakukan penyesuaian nama dengan menambahkan kata "Perdana". Penyesuaian nama dilakukan sebelum Bank efektif beroperasi secara komersial.

^{*)} The Bank adjusted the name by adding the word "Perdana". The name was adjusted before the Bank started its commercial operations.

**Dasar Hukum Penyesuaian Nama**
Legal Basis for Name Adjustment

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

**Jumlah Karyawan**
Total Employees

997 karyawan (per Desember 2023).
employees (as of December 2023).

**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

**Jaringan ATM**
ATM Network

69 mesin ATM
ATM machines.

**Modal Dasar**
Authorized Capital

Rp2.000.000.000.000,-
(dua triliun Rupiah / two trillion Rupiah)

**Alamat Kantor Pusat** [POJK51-C.2]
Head Office Address

Gedung Ariobimo Sentral, Mezzanine Floor
Jl. HR Rasuna Said Blok X-2 Kav. 5
Jakarta Selatan, 12950

**Modal Ditempatkan dan Disetor Penuh**
Issued and Fully Paid Capital

Rp613.471.666.500,-



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1500738



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**Tanggal Pencatatan Saham**
Share Listing Date

16 Januari 2014
January 16, 2014



Bank Ina



bankinaperdana

**Nama Bursa**
Stock Exchange Name

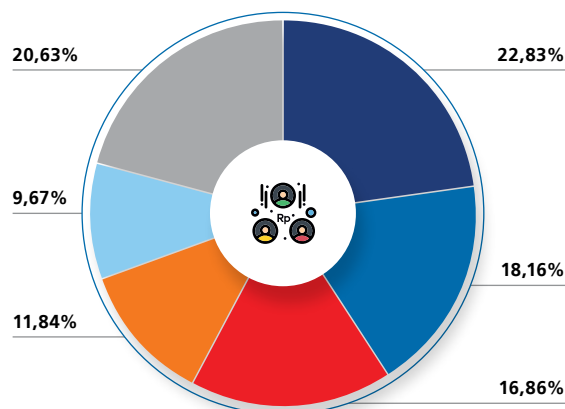
Bursa Efek Indonesia
Indonesian Stock Exchange (IDX)

**Kode Saham**
Ticker Code

BINA

**Jaringan Kantor**
Office Network

- 1** Kantor Pusat
Head Office
- 15** Kantor Cabang
Branch Offices
- 29** Kantor Cabang Pembantu
Sub-Branch Offices

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

Pencapaian Kinerja 2023

2023 Performance Achievements



Peluncuran Layanan Bina Digital Agustus 2023

Launching of Digital Bina Services
August, 2023



Aset / Assets

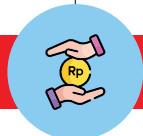
Rp24.384,58
miliar / billion

18,64%



Rasio KPMM / CAR Ratio

26,10%



Dana Pihak Ketiga
 Third-Party Funds

Rp19.315,91
 miliar / billion

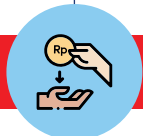
 **24,92%**



Ekuitas
 Equity

Rp3.556,16
 miliar / billion

 **8,15%**



Kredit yang Diberikan - Kotor
 Loans Given - Gross

Rp12.677,19
 miliar / billion

 **30,03%**

Total Kredit Keuangan Berkelanjutan
 Total Sustainable Finance Credit

Rp4.268,35
 miliar / billion



Komitmen Keberlanjutan

Sustainability Commitment

Industri perbankan dapat memainkan peran kunci dalam mendukung pembangunan berkelanjutan dan memberikan kontribusi positif terhadap tantangan-tantangan global yang terkait dengan keberlanjutan. Maka dari itu, Bank Ina berkomitmen untuk senantiasa melakukan berbagai inisiatif dalam aspek lingkungan, sosial, dan tata kelola (LST) yang dikelola, ditingkatkan, serta diarahkan untuk mendukung pencapaian Tujuan Pembangunan Berkelanjutan (TPB).

Di sisi lain, Bank Ina juga terus bertumbuh dan bersinergi untuk mencapai kesinambungan bisnis yang solid serta berupaya memaksimalkan nilai pemangku kepentingan. Terkait hal ini, Bank telah menetapkan 4 landasan pokok dalam pelaksanaan tanggung jawab sosial (TJSL), yakni tanggung jawab pengembangan sosial kemasyarakatan; tanggung jawab lingkungan; tanggung jawab kepada nasabah; serta tanggung jawab ketenagakerjaan, kesehatan, dan keselamatan kerja. Seluruh tanggung jawab tersebut dilaksanakan melalui berbagai inisiatif yang disusun secara sistematis, terarah, dan tepat sasaran, dengan mengacu pada *Standard Operating Procedure* (SOP) No. 092 tahun 2016.

Sementara itu, fokus pengembangan utama Bank Ina terkait keberlanjutan di tahun 2023, yakni:

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, menerapkan aplikasi digital (*internet banking* dan *mobile banking*), layanan e-KYC, serta *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.

The banking industry can play a key role in supporting sustainable development and making a positive contribution to sustainability-related global challenges. Therefore, Bank Ina is committed to continuously conducting various initiatives in environmental, social, and governance (ESG) aspects that are managed, improved, and directed to support the achievement of the Sustainable Development Goals (SDG).

On the other hand, Bank Ina continues to grow and synergize to achieve solid business sustainability and seeks to maximize stakeholders value. In this regard, the Bank has established 4 main foundation in the implementation of social responsibility (CSR), namely social community development responsibility; environmental responsibility; responsibility to customers; and employment, health and safety responsibilities. All of these responsibilities are carried out through various initiatives that are organized in a systematic, directed, and targeted manner, with reference to *Standard Operating Procedure* (SOP) No. 092 of 2016.

Meanwhile, Bank Ina's main development focuses related to sustainability in 2023 are 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 through digital transformation, by building a digital ecosystem, strengthening digital infrastructure, implementing digital applications (*internet banking* and *mobile banking*), e-KYC services, and Open Application Programming Interface (API); and
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

Sebagai bagian dari rencana bisnis atau perencanaan strategi keberlanjutan, Bank telah menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB). Secara umum, RAKB memuat strategi utama Bank dalam mendukung penerapan keuangan berkelanjutan di Indonesia, yaitu penguatan struktur organisasi yang berbasis kinerja serta penyesuaian sumber daya manusia dengan kebutuhan strategis, integrasi aspek sosial dan lingkungan hidup ke dalam pengelolaan risiko serta peningkatan pertumbuhan portofolio pembiayaan pada kegiatan usaha berwawasan lingkungan. [POJK51-A.1]

Sementara itu, RAKB tahun 2023-2027 telah disampaikan kepada Otoritas Jasa Keuangan pada tanggal 29 November 2022, melalui Surat No. OJK/DIR/204/1122.

Prioritas Penerapan Keuangan Berkelanjutan Tahun 2023-2027

Bank Ina telah menyusun RAKB untuk periode tahun 2023-2027 dengan gambaran 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>guide line</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 2027 adalah 44,08% dari total kredit yang diberikan, terdiri dari: Kredit UMKM : 30,00% Kredit Non-UMKM : 14,08% 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 2027 is 44.08% of total loans, consisting of: MSME Loans : 30.00% Non-MSME Loans : 14.08%

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

Jenis Kredit	2023 ^{*)}	2024	2025	2026	2027	Type of Loans
Total Kredit	12.677.186	15.625.000	19.531.250	24.414.063	30.517.578	Total Loans
Kredit UMKM	2.685.687	3.125.000	3.906.250	4.882.813	6.103.516	MSME Loans
Kredit Non-UMKM - KB	1.582.661	3.431.928	2.929.688	3.662.109	4.577.637	Non-MSME Loans - KB
Total Kredit-KB	4.268.348	6.556.928	6.835.938	8.544.922	10.681.152	Total Loans - KB
Total NPL-KB	136.528	70.313	89.844	114.746	140.381	Total NPL-KB
Rasio NPL KB to Total Kredit (%)	1,08	0,45	0,46	0,47	0,46	NPL-KB to Total Loans Ratio (%)

*) per data Desember 2023 Non-Audit. / per December 2023 Non-Audit data.

Jumlah Surat Berharga kategori keuangan berkelanjutan tahun 2027 adalah 5,25% dari total Surat Berharga yang dimiliki Bank:

The number of Securities in the sustainable finance category in 2027 is 5.25% of the total Securities owned by the Bank:

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

Aset Produktif (AP)	2023*)	2024	2025	2026	2027	Earning Assets (AP)
Total Surat Berharga	3.014.964	4.190.872	5.390.872	6.590.872	8.106.773	Total Securities
Surat Berharga - KB	26.000	167.635	229.112	296.589	385.072	Securities - KB
Total Surat Berharga Non - KB	2.998.964	4.023.237	5.161.760	6.294.283	7.721.701	Total Securities Non- KB
Surat Berharga KB terhadap Total Surat Berharga (%)	0,86	4,00	4,25	4,50	4,75	Securities KB to Total Securities (%)

*) per data Desember 2023 Non-Audit. / per December 2023 Non-Audit data.

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 25% dari total pengurus, para karyawan ditingkat manajerial/ pengambil keputusan, mengikuti pelatihan analisis lingkungan hidup tingkat dasar dan sejenisnya. - Sebanyak 20% dari analis kredit telah mengikuti pelatihan terkait analisis mengenai dampak lingkungan hidup (AMDAL)/manajemen risiko sosial dan lingkungan hidup. - As much as 25% of the total management, employees at managerial/ decision-making level attended the basic level environmental analysis training and similar ones. - As much as 20% 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 2% dari total biaya pendidikan untuk biaya pelatihan yang akan digunakan untuk pengembangan kapasitas dan pelatihan terkait lingkungan, sosial, dan tata kelola (LST). Allocating 2% of the total labour costs for training costs which will be used for capacity building, training and workshops related to environmental, social and governance (ESG).

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 2022. • 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>). Conducting: • Reporting on the realization of sustainable finance implementation in 2022. • 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.

RAKB 5 Tahun
RAKB 5 Years

Tahun Year	Target Kegiatan Prioritas Priority Activity Targets	Indikator Keberhasilan Success Indicator
2023	• 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.
2024	Melakukan kajian-kajian terkait: • Permintaan pasar terhadap produk dan/atau jasa keuangan berkelanjutan; • Pengembangan produk dan/atau jasa keuangan berkelanjutan; • Integrasi manajemen risiko sosial, lingkungan hidup, dan tata kelola dalam aktivitas bisnis Bank; serta • Pengelolaan lingkungan internal yang ramah lingkungan hidup. Conducting studies related to: • Market demand for sustainable finance products and/or services; • Development of sustainable finance products and/or services; • Integration of social, environmental, and governance risk management in the Bank's business activities; and • Environmentally friendly management of the internal environment.	• 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 LST risk management framework available.
2025	• Pengelolaan lingkungan internal yang ramah lingkungan hidup; dan • Kebijakan dan manajemen risiko LST. • Environmentally friendly management of the internal environment; and • Policy and risk management of LST.	• 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. • Availability of products that require protection from LST/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.

Tahun Year	Target Kegiatan Prioritas Priority Activity Targets	Indikator Keberhasilan Success Indicator
2026	- Risiko sosial, lingkungan hidup, dan tata kelola telah terintegrasi dalam aktivitas bisnis bank; serta - Pengelolaan lingkungan internal yang ramah lingkungan hidup. - Social, environmental, and governance risks have been integrated into the Bank's business activities; and - Environmentally friendly management of the internal environment.	Kesesuaian antara target dan realisasi berdasarkan penilaian dari hasil audit internal. Conformity between target and realization based on internal audit assessment results.
2027	- Portofolio berkelanjutan mengalami peningkatan sejak diimplementasikan pada tahun 2021; - Pengelolaan lingkungan internal yang ramah lingkungan hidup; serta - Terciptanya budaya prinsip kehati-hatian dari aktivitas penghimpunan dan penyaluran dana. mencakup dampak sosial dan lingkungan hidup yang bersifat negatif dari proyek atau kegiatan yang dibiayai. - The sustainable portfolio has improved since it was implemented in 2021; - Environmentally-friendly management of the internal environment; and - The creation of a culture of prudential principles from the activities of collection and distribution of funds, which includes the social and environmental impacts of a negative nature of the financed project or activity.	- Jumlah kredit/pembiayaan berkelanjutan pada 31 Desember 2027 sebesar Rp16.741,84 miliar atau meningkat 353,16% dari jumlah kredit/pembiayaan berkelanjutan pada 31 Desember 2022; - Jumlah surat berharga berkelanjutan pada 31 Desember 2027 sebesar Rp563,99 miliar atau meningkat 174,56% dari jumlah kredit/pembiayaan berkelanjutan pada 31 Desember 2022; - Peningkatan kesadaran debitur terhadap tanggung jawab sosial dan kelestarian lingkungan hidup; serta - Kesesuaian antara target dan realisasi berdasarkan penilaian dari hasil audit internal. - Total sustainable loans/financing as of December 31, 2027, amounts to Rp16,741.84 billion or an increase of 353.16% from the total loans/sustainable financing as of December 31, 2022; - Total sustainable securities as of December 31, 2027, amounts to Rp563.99 billion or an increase of 174.56% from the total sustainable loans/financing as of December 31, 2022; - Increased debtor awareness of social responsibility and environmental sustainability; and - Conformity between target and realization based on internal audit assessment results.

Pencapaian RAKB Bank Ina Tahun 2023

Bank Ina senantiasa mengukur pencapaian RAKB di setiap periodenya guna memantau perkembangan penerapan prinsip keuangan berkelanjutan. Berikut gambaran pencapaian RAKB Bank Ina untuk tahun 2023.

Bank Ina's RAKB Achievements in 2023

Bank Ina constantly measures RAKB achievements in each period in order to monitor the development of implementation of sustainable finance principles. Here is an overview of Bank Ina's RAKB achievements for 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
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>. 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.	Januari-Desember January-December	- Divisi Mikro <i>Banking</i> <i>Digital Solutions & Partnership</i> - Micro Banking Division - Digital Solutions & Partnership	- Divisi Mikro <i>Banking</i> - Divisi Manajemen Risiko - Divisi <i>Retail Banking</i> - Bagian Akuntansi dan Perencanaan Keuangan - Bagian Kepatuhan dan APU-PPT <i>Digital Solutions & Partnership</i> - Micro Banking Division - Risk Management Division - Retail Banking Division - Accounting and Financial Planning Department - Compliance and AMLCTF Department - Digital Solutions & Partnership	- 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 Sempel. - Menerbitkan Program Green Untung. - 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.	- 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. - 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 Channelling), and Bina Agent.

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
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 <i>Banking</i> - Divisi Mikro <i>Banking</i> - Divisi <i>Retail Banking</i> - Commercial Banking Division - Micro Banking Division - Retail Banking Division	- Divisi Komersial <i>Banking</i> - Divisi Mikro <i>Banking</i> - Divisi <i>Retail Banking</i> - Commercial Banking Division - Micro Banking Division - Retail Banking Division	Jumlah kredit kegiatan usaha berkelanjutan akhir 2023 adalah 40,97% dari total kredit yang diberikan. The number of loans for sustainable business activities at the end of 2023 was 40.97% of the total loans.	Jumlah kredit kegiatan usaha berkelanjutan akhir 2023 adalah 33,67% dari total kredit yang diberikan. The number of loans for sustainable business activities at the end of 2023 was 33.67% of the total loans.
Edukasi dan sosialisasi keuangan berkelanjutan. Sustainable finance education and dissemination.	Januari-Desember January-December	- Fungsi LST - Divisi <i>Human Capital</i> - LST 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. - As much as 25% of the total management, employees at managerial/ decision making level, attended basic environmental analysis training or similar. - As much as 20% of credit analysts have attended training related to AMDAL/ social and environmental risk management.	Sebanyak 34 orang Bank mengikuti edukasi dan sosialisasi keuangan berkelanjutan. A total of 34 Bank employees participated in sustainable finance education and dissemination.
Penyusunan Laporan Realisasi RAKB 2022. Preparation of the 2022 RAKB Realization Report.	Januari-Maret January-March	Divisi Legal dan Sekretaris Perusahaan Legal and Corporate Secretary Division	- Divisi Umum - Divisi Komersial <i>Banking</i> - Divisi <i>Human Capital</i> - Divisi Manajemen Risiko - Bagian Akuntansi dan Perencanaan Keuangan - Divisi Legal dan Sekretaris Perusahaan - Divisi <i>Retail Banking</i> - General Division - Commercial Banking Division - Human Capital Division - Risk Management Division - Accounting and Financial Planning Department - Legal and Corporate Secretary Division Retail Banking Division	- Pihak yang menjadi penanggung jawab RAKB dapat menjalankan tugas dan tanggung jawab masing-masing. - Penyusunan Laporan Keberlanjutan 2022. - Terlaksananya kegiatan <i>corporate social responsibility</i> (CSR). - Party in charge of RAKB can perform the respective duties and responsibilities. - Preparation of the 2022 Sustainability Report. - Implementation of corporate social responsibility activities (CSR).	Bank telah menyusun Laporan Keberlanjutan 2022 yang digabungkan dengan Laporan Tahunan. Laporan tersebut juga memuat kegiatan CSR yang dilakukan Bank selama tahun 2022. The Bank prepared the 2022 Sustainability Report, which is integrated in the Annual Report. The report also contains CSR activities conducted by the Bank throughout 2022.
Pengembangan kebijakan dan SOP terkait kegiatan usaha berkelanjutan. Development of policies and SOPs related to sustainable business activities.	Januari-Maret January-March	Divisi Kebijakan dan Sisdur Policy and System-Procedure Division	- Divisi Kebijakan dan Sisdur - Fungsi LST - Policy and System-Procedure Division - LST Function		

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 LST function		
Pengukuran pencapaian RAKB. Internal control of RAKB implementation.	Desember December	- Fungsi LST - Kepatuhan dan APU-PPT - LST Function - Compliance and AML-CTF	- Divisi Audit Internal - Kepatuhan dan APU-PPT - Internal Audit Division - Compliance and AML-CTF		

Bank Ina melakukan pemetaan dukungan pada TPB berdasarkan prioritas kegiatan RAKB 2023 serta pelaksanaan program sosial dan lingkungan, sebagaimana diungkapkan berikut.

Bank Ina mapped its support for SDGs based on the priority of activities of RAKB 2023 as well as the implementation of social and environmental programs, as disclosed below.

	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 sustained, 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 memetakan kelompok pemangku kepentingan berdasarkan kedekatan dan pengaruh mereka terhadap Bank. Masing-masing pemangku kepentingan tersebut juga memiliki sudut pandang yang berbeda terhadap pengelolaan isu penting yang relevan dengan aktivitas bisnis Bank, termasuk isu-isu terkait aspek keberlanjutan. Setiap isu-isu penting dari pemangku kepentingan dijadikan dasar dalam menentukan fokus penyajian laporan ini.

Sementara itu, identifikasi pemangku kepentingan Bank Ina merujuk pada AA1000 *Stakeholder Engagement Standard* (SES) 2015, sebagai berikut.

Stakeholder Engagement [POJK51-E.4]

Bank Ina maps stakeholder groups based on their proximity and influence on the Bank. Each of these stakeholders also has a different perspective on the management of important issues relevant to the Bank's business activities, including issues related to sustainability. Each stakeholder's key issue is used as the basis for determining the focus of this report.

Meanwhile, the identification of Bank Ina's stakeholders refers to the AA1000 Stakeholder Engagement Standard (SES) 2015, as follows.



Pengaruh Influence

Pihak yang memberikan pengaruh terhadap pengambilan keputusan yang dilakukan oleh Bank terkait keberlangsungan usaha.
Party that influences decision making by the Bank regarding business continuity.



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.

Adapun hasil pemetaan dan kebutuhan pemangku kepentingan beserta respons yang perlu dilakukan oleh Bank, diungkapkan pada tabel berikut.

The results of mapping stakeholders' needs along with the responses that need to be responded by the Bank are disclosed 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 <i>gathering</i> karyawan dan <i>focus group discussion</i> (FGD); - Penyediaan <i>whistleblowing system</i> (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; - Fulfillment 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 <i>customer gathering</i>; - Penyediaan layanan <i>Call Center</i>; 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 Business Partners	- Tanggung Jawab; dan - Ketergantungan. - Responsibility; and - Dependency.	- Hubungan yang saling menguntungkan; serta - Proses pengadaan barang/jasa yang adil dan transparan. - Mutually beneficial relationship; and - Fair and transparent goods/services procurement process.	- 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. - 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.	- Perumusan kontrak kerja sama; serta - Pelaksanaan pertemuan berkala. - Formulating cooperation contracts; and - Conducting periodic meetings.	Sepanjang tahun atau sesuai kebutuhan. All year round or as needed.
Pemegang Saham Shareholder	- Tanggung Jawab; dan - Perspektif; dan - Pengaruh. - Responsibility; and - Perspective; and - Influence.	- Kinerja keuangan dan non-keuangan; - Kinerja lingkungan, sosial, dan tata kelola (LST); - Pertumbuhan nilai saham; serta - Penerapan prinsip keuangan berkelanjutan. - Financial and non-financial performance; - Environmental, social and governance (ESG) performance; - Stock value growth; and - Implementation of sustainable finance principles.	- 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. - 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.	- Pelaksanaan Rapat Umum Pemegang Saham (RUPS) dan Paparan Publik; - Penyampaian Laporan Tahunan; serta - Penyediaan sarana akses informasi. - Organizing the General Meeting of Shareholders (GMS) and Public Expose; - Submitting Annual Report; and - Providing channels for access to information.	Setiap tahun, sesuai waktu yang ditentukan atau, sesuai kebutuhan. Annually, at set times or, as needed.
Pemerintah Government	- Tanggung Jawab; dan - Pengaruh. - Responsibility; and - Influence.	- Kepatuhan atas peraturan dan perundang-undangan; - Penyampaian beragam laporan yang wajib; serta - Pemenuhan kewajiban perpajakan. - Compliance with laws and regulations; - Submission of various mandatory reports; and - Fulfilment of tax obligations.	- 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). - 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).	- Penyampaian Laporan Tahunan, Laporan Keuangan, Laporan GCG, dan laporan lainnya dengan tepat waktu; serta - Pembayaran dan pelaporan pajak dan PNBP. - Submission of Annual Report, Financial Statements, GCG Report, and other reports in a timely manner; and - Paying and reporting taxes and PNBP.	Sesuai waktu yang ditentukan, sesuai kebutuhan, atau setiap tahun. 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

Tidak terdapat perubahan topik material pada Laporan Tahunan Bank Ina tahun 2023 dibandingkan periode pelaporan tahun sebelumnya. Hal ini dikarenakan natur bisnis yang dijalankan masih sama, meskipun Bank mulai bertransformasi menjadi *Bank Hybrid* melalui peluncuran Layanan Digital.

Material Topics

There were no material topic changes in Bank Ina's 2023 Annual Report compared to the previous year's report. This is because the nature of the business is still the same, although the Bank has begun to transform into a Hybrid Bank through the launch of Digital Service.

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 unsavoury 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]

Laporan Tahunan ini belum diverifikasi oleh pihak independen. Namun, Bank memastikan bahwa laporan ini telah bersumber dari data yang benar dan mampu dipertanggungjawabkan, serta disajikan sesuai dengan prinsip-prinsip keberlanjutan. Ke depannya, Bank akan mempertimbangkan untuk melaksanakan verifikasi guna meningkatkan kualitas laporan yang dihasilkan.

Written Verification from Independent Party

[POJK51-G.1]

This Annual Report has not been verified by an independent party. However, the Bank ensures that this report uses correct and accountable sources of data, and is presented in accordance with the sustainability principles. To the future, the Bank will consider conducting verification in order to improve the quality of the report.



Kilas Kinerja 2023

2023 Performance Highlights

01





Ikhtisar Kinerja Keberlanjutan

Sustainability 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	2023	2022	2021	2020	2019	Description
Laba (Rugi) dan Penghasilan Komprehensif Lainnya						Profit (Loss) and Other Comprehensive Income
Pendapatan (Beban) Bunga						Interest Income (Expense)
Pendapatan Bunga	1.726.605	1.172.750	673.334	430.256	353.519	Interest Income
Beban Bunga	(1.016.631)	(613.873)	(461.747)	(261.553)	(203.573)	Interest Expense
Pendapatan Bunga - Neto	709.974	558.877	211.587	168.703	149.946	Interest Income - Net
Pendapatan Operasional Lainnya	59.237	30.233	97.372	73.208	20.165	Other Operating Income
Beban Operasional Lainnya	(501.680)	(386.257)	(258.782)	(213.290)	(160.171)	Other Operating Expenses
Laba Sebelum Beban Pajak	267.531	202.853	50.177	28.621	9.940	Income Before Tax Expense
Beban Pajak - Neto	(59.655)	(45.805)	(10.429)	(9.245)	(2.825)	Tax Expense - Net
Laba Bersih Tahun Berjalan	207.876	157.048	39.748	19.376	7.115	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	(1.403)	255	566	(1.687)	60	Remeasurement of Employee Benefit Liabilities
Pajak Penghasilan Terkait	309	(55)	(94)	346	(15)	Related Income Tax
	(1.094)	200	472	(1.341)	45	
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	64.117	(48.844)	(85.618)	53.690	7.846	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	11.273	547	143	10	-	Allowance for Impairment Losses on Marketable Securities Classified as Fair Value through Other Comprehensive Income
Pajak Penghasilan Terkait	(14.102)	10.754	17.684	(10.514)	(1.962)	Related Income Tax
	61.288	(37.543)	(67.791)	43.186	5.884	
Penghasilan (Beban) Komprehensif Lainnya Tahun Berjalan - Setelah Pajak	60.194	(37.343)	(67.319)	41.845	5.929	Other Comprehensive Income (Loss) for the Year - Net of Tax
Total Penghasilan Komprehensif Tahun Berjalan	268.070	119.705	(27.571)	61.221	13.044	Total Comprehensive Income for the Year
Laba per Saham Dasar dan Dilusi (Nilai Penuh)	33,89	26,45	7,03	3,43	1,26	Basic and Diluted Earnings per Share (Full Amount)

Uraian	2023	2022	2021	2020	2019	Description
Posisi Keuangan						Financial Position
Total Aset	24.384.580	20.552.736	15.055.850	8.437.685	5.262.429	Total Assets
Aset Produktif Bersih	22.744.957	19.010.506	13.237.083	8.006.610	4.691.821	Net Earning Assets
Pinjaman Diterima	-	-	-	-	-	Loan Received
Total Ekuitas	3.556.158	3.288.088	2.373.675	1.217.144	1.221.096	Total Equity
Total Liabilitas	20.828.422	17.264.648	12.682.175	7.220.541	4.041.333	Total Liabilities
Total Biaya Dana (%)	5,22	3,73	4,51	6,09	6,90	Total Cost of Funds (%)
Jumlah Lembar Saham yang Ditempatkan dan Disetor (juta lembar)	6.135	5.937	5.937	2.725	2.725	Number of Issued and Paid-up Shares (million shares)
Arus Kas						Cash Flows
Arus Kas dari (untuk) Aktivitas Operasi	72.808	(247.730)	3.434.690	2.269.456	415.100	Cash Flows from (for) Operating Activities
Arus Kas untuk Aktivitas Investasi	467.063	(1.209.010)	(1.506.126)	(1.224.925)	(403.698)	Cash Flows for Investing Activities
Arus Kas dari (untuk) Aktivitas Pendanaan	(24.823)	778.589	1.166.050	(16.409)	1.063.997	Cash Flows from (for) Financing Activities
Kenaikan (Penurunan) Bersih Kas dan Setara Kas (Net)	515.048	(678.151)	3.094.614	1.028.122	11.402	Net Increase (Decrease) in Cash and Cash Equivalents (Net)
Posisi Kas dan Setara Kas di Awal Tahun	4.508.582	5.186.733	2.092.119	1.063.997	1.052.595	Position of Cash and Cash Equivalents at Beginning of Year
Posisi Kas dan Setara Kas di Akhir Tahun	5.023.630	4.508.582	5.186.733	2.092.119	1.063.997	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	26,16	31,13	54,75	40,11	37,41	By Calculating Credit and Operations Risk
Dengan Memperhitungkan Risiko Kredit, Operasional, dan Pasar	26,10	31,12	53,14	40,08	37,41	By Calculating Credit, Operations, and Market Risks
Aset Produktif						Earning Assets
Rasio Kredit Bermasalah (NPL) - Kotor	3,44	1,73	2,62	1,43	4,76	Non-Performing Loans (NPL) - Gross
Rasio Kredit Bermasalah (NPL) - Bersih	1,69	0,55	1,64	0,20	3,10	Non-Performing Loans (NPL) - Net
Aset Produktif Bermasalah	1,75	0,79	0,74	0,52	2,51	Non-Performing Earning Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	1,48	1,25	1,08	1,28	1,25	Allowance for Impairment Losses (CKPN) of Financial Assets to Earning Assets
Rentabilitas						Profitability
Imbal Hasil atas Aset (ROA)	1,17	1,09	0,44	0,51	0,23	Return on Assets (ROA)
Imbal Hasil atas Ekuitas (ROE)	6,14	6,57	3,19	1,69	0,60	Return on Equity (ROE)
Biaya Operasional terhadap Pendapatan Operasional (BOPO)	84,37	82,43	92,42	93,80	96,80	Operating Costs to Operating Income (BOPO)
Margin Bunga Bersih (NIM)	3,12	3,49	2,25	3,40	3,78	Net Interest Margin (NIM)
Liabilitas terhadap Ekuitas	585,70	525,07	534,28	593,24	330,96	Debt to Equity
Liabilitas terhadap Aset	85,41	84,00	84,23	85,57	76,80	Debt to Assets
Likuiditas						Liquidity
Rasio Kredit terhadap Total Pendanaan (LFR)	65,60	63,06	29,67	41,26	62,94	Loans to Funding Ratio (LFR)
Kepatuhan						Compliance
Persentase Pelanggaran BMPK						Percentage of LLL Violations
Pihak Terkait	-	-	-	-	-	Related Parties
Pihak Tidak Terkait	-	-	-	-	-	Non-Related Parties

Uraian	2023	2022	2021	2020	2019	Description
Persentase Pelampauan BMPK						Percentage of LLL Excess
Pihak Terkait	-	-	-	-	-	Related Parties
Pihak Tidak Terkait	-	-	-	-	-	Non-Related Parties
Giro Wajib Minimum (GWM) - Rupiah	15,87	17,61	21,65	3,09	8,31	Minimum Statutory Re-serves (GWM) - Rupiah
Giro Wajib Minimum (GWM) - Valuta Asing	6,24	4,58	10,34	4,28	-	Minimum Statutory Re-serves (GWM) - Foreign Currency
Posisi Devisa Neto	0,00	0,00	0,13	0,18	-	Net Open Position
Transaksi Spot dan Derivatif	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	2023	2022	2021	2020	2019	Description
Pinjaman yang Diberikan	12.677.186	9.749.245	3.709.335	2.931.448	2.519.213	Loan Received
Dana Pihak Ketiga	19.315.909	15.462.825	12.502.036	7.104.540	4.002.762	Third-Party Funds
Pemasaran dan Kredit	Marketing and Loans					
Total Pendapatan	1.171.868	678.539	316.132	266.761	226.202	Total Income
Total Beban	(1.108.172)	(710.952)	(521.263)	(319.176)	(232.072)	Total Expense
Treasury	Treasury					
Total Pendapatan	579.874	491.471	434.786	219.909	134.710	Total Income
Total Beban	(26.334)	(3.543)	(2.418)	(807)	(2.267)	Total Expense
Trade Finance	Trade Finance					
Total Pendapatan	14.186	16.410	3.549	115	130	Total Income
Total Beban	(60)	(56)	(166)	-	-	Total Expense

Keberlanjutan Kinerja Sosial [POJK51-B.3]

Sustainability of Social Performance

Uraian	Satuan Unit	2023	2022	2021	2020	2019	Description
Pengelolaan Karyawan							Employee Management
Total Karyawan	Orang People	997	739	619	585	521	Total Employees
Total Karyawan Wanita	Orang People	349	231	198	175	147	Total Female Employees
Pelatihan Karyawan	Peserta Participant	3.807	3.738	2.817	2.951	2.349	Employee Training
Pengembangan Sosial dan Kemasyarakatan							Social and Community Development
Jenis Kegiatan	Program Program	4	6	9	4	4	Type of Activity
Biaya Investasi Sosial	Rupiah	213.958.850	206.966.905	317.163.270	280.919.695	219.495.029	Social Investment Cost

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

Uraian	Satuan Unit	2023	2022	2021	2020	2019	Description
Pembiayaan Kegiatan Usaha Berkelanjutan	jutaan Rupiah million Rupiah	4.268.348	3.401.435	978.012	1.072.983	-	Financing of Sustainable Business Activities
Penggunaan Listrik	jutaan Rupiah million Rupiah	2.047	1.879	1.352	1.287	1.148	Use of Electricity
Penggunaan Bahan Bakar Minyak (BBM)	jutaan Rupiah million Rupiah	2.165	1.672	1.279	1.182	1.169	Use of Fuel Oil
Penggunaan Air	jutaan Rupiah million Rupiah	131	90	68	65	53	Use of Water
Penggunaan Kertas	Rim / Ream	2.138	1.392	1.284	880	1.201	Use of Paper

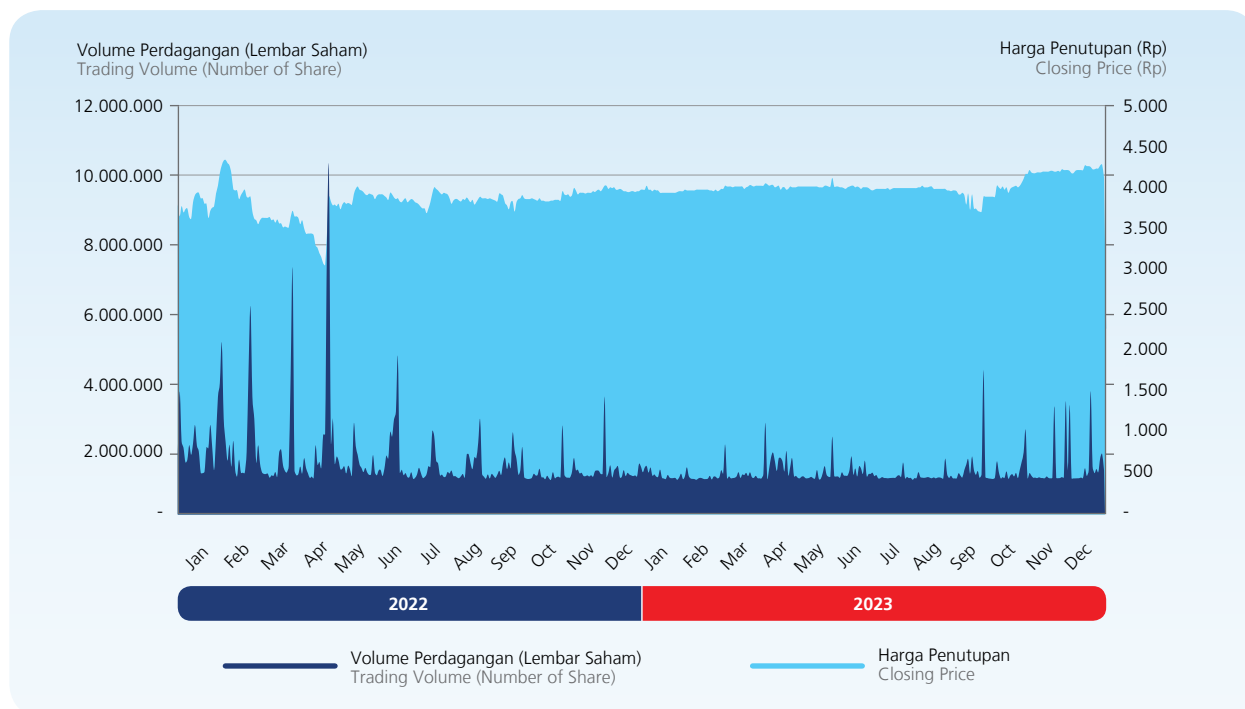
Ikhtisar Saham

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)
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
2022	Kuartal I 1 st Quarter	3.860	3.430	3.670	20.950.100	5.877.722.813	21.571.242.723.710
	Kuartal II 2 nd Quarter	4.040	3.720	3.830	16.204.900	5.877.722.813	22.511.678.373.790
	Kuartal III 3 rd Quarter	3.900	3.650	3.870	8.493.800	5.877.722.813	22.746.787.286.310
	Kuartal IV 4 th Quarter	4.010	3.850	3.990	9.580.300	6.073.369.498	24.232.744.297.020



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



Aksi Korporasi

Pada tahun 2023, Bank Ina tidak melakukan aksi korporasi, baik dalam bentuk pemecahan saham, penggabungan saham, dividen saham, pembagian saham bonus, maupun perubahan nilai nominal saham.

Corporate Action

In 2023, Bank Ina did not conduct any corporate actions, either in the form of stock split, reverse stock, stock dividend, bonus stock distributions, or changes in the nominal value of shares.

Aktivitas Perdagangan Saham

Sepanjang tahun 2023, Bank Ina tidak menerima sanksi dari Bursa Efek Indonesia, baik berupa penghentian sementara perdagangan saham dan/atau pembatalan pencatatan saham.

Stock Trading Activity

Throughout 2023, Bank Ina did not receive any sanctions from the Indonesia Stock Exchange, either in the form of temporary suspension of share trading and/or delisting of share.

Ikhtisar Obligasi Bonds Highlights

Sepanjang tahun 2023, Bank tidak menerbitkan obligasi, sukuk, maupun obligasi konversi.

Throughout 2023, the Bank did not issue bonds, sukuk, or convertible bonds.

Peristiwa Penting

Significant Events

JANUARI / JANUARY 2023

9



Pelaksanaan RUPS Luar Biasa.
Implementation of Extraordinary GMS.

JANUARI / JANUARY 2023

25



Soft Opening Kantor Cabang Tegal.
Soft opening of Tegal Branch Office

JANUARI / JANUARY 2023

27-28



Pelaksanaan Rapat Kerja Nasional Tahun 2023 di Royal Malioboro Hotel, Yogyakarta dengan tema "*Pursuing Prudent and Effective Growth*".

Implementation of 2023 National Work Meeting at Royal Malioboro Hotel, Yogyakarta, with the theme "*Pursuing Prudent and Effective Growth*".

FEBRUARI / FEBRUARY 2023

15



Peresmian Kantor Cabang Palu.
Inauguration of Palu Branch Office.

MARET / MARCH 2023

1



Peresmian Kantor Cabang Tegal.
Inauguration of Tegal branch office.

MEI / MAY 2023

11



Peresmian kantor cabang di Indogrosir Sukabumi.
Inauguration of Indogrosir Sukabumi branch office.



MEI / MAY 2023

19



Pelaksanaan RUPS Luar Biasa.
Implementation of Extraordinary GMS.

JUNI / JUNE 2023

03



Perayaan Hari Ulang Tahun (HUT) Bank Ina ke-32 tahun.
Celebration of Bank Ina's 32nd Anniversary.

JUNI / JUNE 2023

9



Penandatanganan kerja sama kredit kepemilikan rumah (KPR) di kawasan Pantai Indah Kapuk (PIK) 2 dan Golf Island dengan PT Agung Sedayu Group.

Signing of a cooperation agreement for home ownership credit (KPR) in Pantai Indah Kapuk (PIK) 2 and Golf Island areas with PT Agung Sedayu Group.

JUNI / JUNE 2023

12



Peresmian peningkatan status dari sebelumnya kantor cabang pembantu (KCP) menjadi kantor cabang (KC) di Kelapa Gading, Jakarta Utara.

Inauguration of status upgrade of Kelapa Gading's office, North Jakarta, from previously a sub-branch office (KCP) to a branch office (KC).

JUNI / JUNE 2023

16



Pelaksanaan RUPS Tahunan.
Implementation of the Annual GMS.

JUNI / JUNE 2023

23



Pertandingan persahabatan tenis meja antara Bank Ina dengan Bank Victoria.

A friendly table tennis match between Bank Ina and Bank Victoria.

AGUSTUS / AUGUST 2023

9



Peluncuran Layanan BINA Digital.
Launching of BINA Digital Service.

SEPTEMBER 2023

4



Perayaan Hari Pelanggan Nasional 2023 dengan melakukan sosialisasi pendaftaran dan penggunaan aplikasi INA Mobile bagi para nasabah di beberapa kantor cabang, seperti Ariobimo, Wisma Indomobil, Sudirman Plaza, Hayam Wuruk, dan Kelapa Gading.
Celebration of National Customer Day 2023 by disseminating the registration and use of INA Mobile application for customers at several branch offices, such as Ariobimo, Wisma Indomobil, Sudirman Plaza, Hayam Wuruk, and Kelapa Gading.

SEPTEMBER 2023

6



Penyelenggaraan Roadshow Ramah Tamah dan Economic Outlook 2024 di Sumatera Utara dan Jawa Tengah.
Organizing Hospitality Roadshow and Economic Outlook 2024 in North Sumatra and Central Java.

SEPTEMBER 2023

13



Penyelenggaraan customer gathering bagi nasabah yang berada di Jabodetabek. Dalam acara ini, Bank Ina menggandeng Prof. Dr. dr. Eka Julianta Wahjoepramono untuk memberikan seminar kesehatan dengan tema "The Amazing Human Brain and The Potential Catastrophe".
Organizing a customer gathering for customers in Jabodetabek. In this event, Bank Ina collaborated with Prof. Dr. dr. Eka Julianta Wahjoepramono to give a health seminar with the theme "The Amazing Human Brain and The Potential Catastrophe".

SEPTEMBER 2023

22



Memberikan dukungan dalam pembangunan infrastruktur nasional melalui Skybridge Revo Mall yang terkoneksi dengan Lintas Raya Terpadu (LRT) Jabodebek.
Providing support in national infrastructure development through Revo Mall Skybridge which is connected to Jabodebek Integrated Railway (LRT).

OKTOBER / OCTOBER 2023

5-15



Berpartisipasi dalam "The Biggest ASG Expo 2023" di Townhall - Indonesia Design District, PIK 2.
Participated in "The Biggest ASG Expo 2023" at Townhall - Indonesia Design District, PIK 2.



NOVEMBER 2023

10



Penyelenggaraan *Customer Appreciation Indonesia Political Landscape 2024*.

Organizing Customer Appreciation Indonesia Political Landscape 2024.

NOVEMBER 2023

16



Penandatanganan *memorandum of understanding (MOU)* pemberian beasiswa dari Bank Ina kepada Mahasiswa Universitas Kristen Krida Wacana.

The signing of a memorandum of understanding (MOU) for scholarships from Bank Ina to Krida Wacana Christian University students.

NOVEMBER 2023

28



Penyelenggaraan *Customer Gathering Economic Outlook 2023-2024* di Ambon.

Organizing of Customer Gathering Economic Outlook 2023-2024 in Ambon.

DESEMBER / DECEMBER 2023

5



Penyelenggaraan *Customer Gathering Economic Outlook 2023-2024* di Palu.

Organizing of Customer Gathering Economic Outlook 2023-2024 in Palu.

DESEMBER / DECEMBER 2023

10



Pelaksanaan *Piano Teacher Concert* di Balai Resital Kertanegara.

Organizing Piano Teacher Concert at Kertanegara Recital Hall.

DESEMBER / DECEMBER 2023

11



Penandatanganan MOU KPR dengan Sinar Mas Land.

Signing of a MOU KPR with Sinar Mas Land.

Penghargaan dan Sertifikasi

Awards and Certifications

Penghargaan Awards



Nama Penghargaan / Award Name:
The Best Performing Bank with Satisfaction to Customer of The Year

Penyelenggara / Organizer:
Sembilan Bersama Media dan Majalah Indonesian Inspire

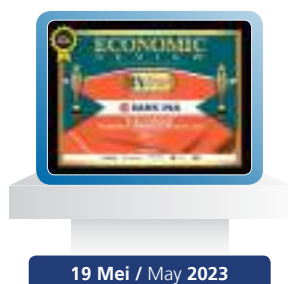
24 Februari / February 2023



Nama Penghargaan / Award Name:
The 2nd Best Conventional Bank (KBMI) I

Penyelenggara / Organizer:
Infobank

12 April 2023



Nama Penghargaan / Award Name:
The Best Corporate Secretary & Communication Award 2023

Penyelenggara / Organizer:
Economic Review

19 Mei / May 2023



Nama Penghargaan / Award Name:
The Most Reputable Bank in Innovation and Excellent Services of The Year 2023

Penyelenggara / Organizer:
5 Pilar Media

26 Mei / May 2023



Nama Penghargaan / Award Name:
Bank Terbaik 2023 Kategori Bank KBMI 1 (Modal Inti sampai dengan Rp6 Triliun)
The Best Bank 2023 KBMI 1 Bank Category (Tier 1 Capital up to Rp6 Trillion)

Penyelenggara / Organizer:
Investor Daily

26 Mei / May 2023



Nama Penghargaan / Award Name:
4th Indonesia Top Bank Awards 2023 in KBMI I Category

Penyelenggara / Organizer:
The Economics

27 Juni / June 2023



28 Juli / July 2023

Nama Penghargaan / Award Name:
The Best Indonesia Sales Marketing Category Public Bank Company

Penyelenggara / Organizer:
Economic Review



15 Agustus / August 2023

Nama Penghargaan / Award Name:
Bank Predikat "Sangat Prima" Kategori Modal Inti sampai dengan Rp6 Triliun (KBMI 1) Aset Rp20 Triliun sampai dengan di bawah Rp25 Triliun
Bank with "Very Excellent" Predicate Category of Core Capital up to Rp6 Trillion (KBMI 1) Assets of Rp20 Trillion to under Rp25 Trillion

Penyelenggara / Organizer:
Peluang News



24 Agustus / August 2023

Nama Penghargaan / Award Name:
The Best Performance Bank, Bank KBMI 1

Penyelenggara / Organizer:
Bisnis Indonesia



25 Agustus / August 2023

Nama Penghargaan / Award Name:
Excellent Financial Performance Bank in 2022

Penyelenggara / Organizer:
Infobank



18 September 2023

Nama Penghargaan / Award Name:
Top 50 Big Capitalization Public Listed Company

Penyelenggara / Organizer:
Indonesian Institute for Corporate Directorship



14 November 2023

Nama Penghargaan / Award Name:
The Best Performing Bank 2023 Based on Financial Performance 2021-2023, Bank Assets Category within Rp10 Trillion less than Rp25 Trillion

Penyelenggara / Organizer:
The Finance (member of Infobank Media Group)

Sertifikasi Certifications



2023-2026

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
19 May 2023-18 May 2026

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



Laporan Manajemen

Management Report



02





Laporan Dewan Komisaris

Report of the Board of Commissioners

Inawaty Handojo

Komisaris Utama - Independen

Independent - President Commissioner



Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Dewan Komisaris PT Bank Ina Perdana Tbk bersyukur kepada Tuhan Yang Maha Esa, karena atas perkenaan-Nya, tahun 2023 dapat dilewati dengan baik. Di tengah kondisi ekonomi dan sektor keuangan yang bergejolak, Bank Ina mampu membukukan kinerja yang baik, selaras dengan harapan seluruh Pemegang Saham dan pemangku kepentingan.

Pada tahun tersebut, pengawasan terhadap pengelolaan Bank menjadi sangat menantang karena kondisi ekonomi global yang dinamis. Dalam hal ini, Dewan Komisaris telah menjalankan fungsi dan tugas pengawasan terhadap Direksi dengan cermat, termasuk pengawasan pelaksanaan Rencana Bisnis Bank (RBB) dan Rencana Aksi Keuangan Berkelanjutan (RAKB). Selain itu, kami juga melakukan pengawasan atas pelaksanaan strategi Bank, terutama pada aspek manajemen risiko, kredit, pencapaian laba, penerapan teknologi informasi, pengembangan sumber daya manusia, penerapan tata kelola perusahaan yang baik, serta implementasi keuangan berkelanjutan.

Berikut ini kami sampaikan uraian laporan hasil pengawasan terhadap pengelolaan usaha Bank Ina untuk tahun buku yang berakhir per 31 Desember 2023, sebagai bentuk pertanggungjawaban terhadap seluruh pemangku kepentingan.

Pandangan atas Kondisi Ekonomi dan Industri Perbankan

Kondisi makroekonomi global relatif belum stabil sepanjang tahun 2023, yang ditandai dengan kenaikan suku bunga acuan bank sentral di banyak negara dan disertai dengan perlambatan aktivitas ekonomi serta koreksi pada pasar komoditas. Tekanan inflasi global juga cenderung tinggi. Ketidakseimbangan pemulihan sisi permintaan dan penawaran pada beberapa sektor ekonomi turut mendorong kenaikan harga-harga. Hal ini juga masih dipengaruhi oleh ketidakpastian yang berasal dari dinamika geopolitik dan perubahan iklim negara-negara di dunia yang menyebabkan terjadinya gangguan mata rantai pasokan global.

Di tengah kondisi tersebut, laju pertumbuhan konsumsi rumah tangga nasional yang masih cukup tinggi, sebesar 4,82%, berhasil menjaga ketahanan ekonomi Indonesia tahun 2023 pada kisaran 5,05%. Meskipun mengalami

Dear Shareholders and Stakeholders,

The Board of Commissioners of PT Bank Ina Perdana Tbk is grateful to God Almighty, because with His blessing, the Bank could go through the year 2023 properly. In the midst of turbulent economic and financial sector conditions, Bank Ina was able to record good performance, in line with the expectations of all Shareholders and stakeholders.

During the year, supervision of the Bank's management was particularly challenging due to dynamic global economic conditions. In this regard, the Board of Commissioners has carried out its functions and duties of supervising the Board of Directors carefully, including the supervision of the implementation of the Bank's Business Plan (RBB) and Sustainable Finance Action Plan (RAKB). In addition, we also supervised the implementation of the Bank's strategies, particularly in the aspects of risk management, credit, profit achievement, application of information technology, human resource development, implementation of good corporate governance, and implementation of sustainable finance.

Herewith we would like to convey the supervisory report on Bank Ina's business management for the fiscal year ending December 31, 2023, as a form of accountability to all stakeholders.

Views on Economic Condition and Banking Industry

Global macroeconomic conditions were relatively unstable throughout 2023, characterized by increases in central bank benchmark interest rates in many countries and accompanied by a slowdown in economic activity and a correction in commodity markets. Global inflationary pressures also tend to be high. The imbalance in the recovery of demand and supply in several economic sectors has contributed to the increase in prices. This was also still influenced by uncertainties stemming from geopolitical dynamics and climate change in countries around the world that cause global supply chain disruptions.

Amid these conditions, the growth rate of national household consumption which was still quite high, at 4.82%, succeeded in maintaining Indonesia's economic resilience in 2023 in the range of 5.05%. Despite experiencing a slight slowdown



sedikit perlambatan dibandingkan tahun sebelumnya, namun ekonomi Indonesia tetap mencatatkan konsistensi tren pertumbuhan yang berkualitas dengan turut mendorong penurunan angka pengangguran dan kemiskinan.

Seiring dengan terjaganya tingkat konsumsi masyarakat, kinerja industri perbankan tahun 2023 juga tumbuh kuat. Hal ini diantaranya ditandai dengan posisi rasio kecukupan modal (*capital adequacy ratio* atau CAR) bank umum yang tetap tinggi sebesar 27,69%, rasio kredit bermasalah (*non performing loan* atau NPL) yang tetap terjaga di level 2,19% (bruto) dan 0,71% (neto), serta rasio alat likuid terhadap dana pihak ketiga (AL/DPK) yang tinggi sebesar 28,73%. Pertumbuhan intermediasi perbankan juga menguat dengan total kredit perbankan yang tumbuh sebesar 10,38%, dengan pencapaian tertinggi terjadi pada sektor jasa sosial, pengangkutan, dan jasa dunia usaha.

Secara keseluruhan, ketahanan perbankan yang kuat tersebut didukung oleh kemampuan bayar korporasi dan rumah tangga yang tetap baik, sejalan dengan kinerja korporasi dan ekspektasi penghasilan rumah tangga yang terus membaik. Dengan begitu, Bank Ina memiliki landasan yang kokoh untuk tetap optimis dalam memperluas jangkauan layanan finansial dan memberikan kontribusi positif bagi perekonomian nasional.

Pengawasan terhadap Perumusan dan Implementasi Strategi Bisnis

Melalui kerja sama yang baik, Dewan Komisaris, Direksi, dan seluruh karyawan Bank Ina telah merespons tantangan dan peluang yang dihadapi sepanjang tahun 2023 dengan sangat baik. Dewan Komisaris terlibat langsung dalam pengawasan pelaksanaan target RBB, mulai dari awal perumusan hingga implementasi strategi dan kebijakan Bank. Dalam hal ini, Dewan Komisaris secara aktif memberikan arahan dan masukan kepada Direksi untuk memastikan bahwa setiap langkah yang diambil selaras dengan visi dan misi Bank Ina, serta memperhitungkan kondisi eksternal yang ada. Dewan Komisaris juga kerap melakukan komunikasi dua arah dengan Direksi melalui rapat gabungan yang dilaksanakan secara rutin ataupun disesuaikan dengan kebutuhan.

Berdasarkan hasil pengamatan, Dewan Komisaris menyampaikan bahwa penerapan strategi dan kebijakan Bank telah dilakukan dengan baik oleh Direksi. Langkah-langkah strategis yang telah diambil dipandang tepat untuk menjaga tingkat kesehatan dan memperkuat permodalan dalam menunjang kelangsungan usaha Bank. Partisipasi aktif Dewan Komisaris yang menjalankan fungsi pengawasan didukung dengan kerja sama yang baik dengan Direksi, pada akhirnya mampu mengantarkan Bank Ina menghasilkan pertumbuhan kinerja yang berkelanjutan.

Pandangan terhadap Kinerja Direksi

Di tengah dinamika perekonomian global, Dewan Komisaris melihat kinerja perekonomian dan industri perbankan nasional tetap terjaga dengan baik. Dalam pandangan kami, Direksi telah merespons tantangan dengan sangat baik melalui pemahaman perkembangan industri serta kelincahan dalam meraih peluang untuk tetap tumbuh secara cermat.

compared to the previous year's growth, the Indonesian economy still recorded a consistent trend of quality growth by helping to reduce unemployment and poverty.

Along with the maintained level of public consumption, the banking industry performance in 2023 also grew strongly. This was characterized by the position of capital adequacy ratio (CAR) of commercial banks which remained high at 27.69%, the ratio of non-performing loans (NPL) which was maintained at the level of 2.19% (gross) and 0.71% (net), and the ratio of liquid tools to third party funds (AL/DPK) which was high at 28.73%. Banking intermediation growth also strengthened with total banking loans growing by 10.38%, with the highest achievements occurring in the social services, transportation, and business services sectors.

Overall, the strong banking resilience was supported by the ability to pay corporations and households that remain good, in line with corporate performance and household income expectations that continue to improve. Thus, Bank Ina has a solid foundation to remain optimistic in expanding the reach of financial services and making a positive contribution to the national economy.

Supervision of Business Strategy Formulation and Implementation

Through good cooperation, the Board of Commissioners, Board of Directors, and all employees of Bank Ina responded very well to the challenges and opportunities faced throughout 2023. The Board of Commissioners was directly involved in overseeing the implementation of RBB targets, from the initial formulation to the implementation of the Bank's strategies and policies. In this regard, the Board of Commissioners actively provided direction and input to the Board of Directors to ensure that every step taken is aligned with Bank Ina's vision and mission, and considers the existing external conditions. The Board of Commissioners also frequently conducted two-way communication with the Board of Directors through joint meetings held regularly or as needed.

Based on the supervision, the Board of Commissioners stated that the implementation of the Bank's strategies and policies has been carried out properly by the Board of Directors. The strategic steps taken are deemed appropriate to maintain the soundness level and strengthen capital to support the Bank's business continuity. The Board of Commissioners' active participation in performing supervisory function, was supported by good cooperation with the Board of Directors and ultimately able to deliver Bank Ina to produce sustainable performance growth.

Views on the Board of Directors' Performance

In the midst of global economic dynamics, the Board of Commissioners observed that the performance of national economy and banking industry remained well maintained. In our view, the Board of Directors has responded to the challenges very well through its understanding of industry developments as well as its agility in seizing opportunities to continue to grow prudently.

Penilaian atas kinerja Direksi antara lain didasarkan pada pencapaian target Bank. Pada tahun 2023, Bank dinilai mampu memanfaatkan momentum dengan baik melalui optimalisasi keunggulan dan sumber daya yang dimiliki. Hal ini terefleksi antara lain dari peningkatan total kredit dan dana pihak ketiga (DPK) yang disalurkan, masing-masing sebesar 30,03% dan 24,92%. Penerapan unsur kehati-hatian mampu menjaga kualitas penyaluran kredit yang selaras dengan penguatan aktivitas ekonomi dan mendorong pencapaian pendapatan bunga – neto yang berhasil tumbuh 27,04% dari tahun sebelumnya. Begitu pun dengan pencapaian laba bersih tahun berjalan yang meningkat 32,36%.

Berdasarkan pengamatan Dewan Komisaris, sebagian besar indikator kinerja Bank mengalami peningkatan dengan beberapa indikator melampaui target yang ditetapkan. Sejalan dengan pandangan tersebut, Direksi juga berhasil mempertahankan tingkat kesehatan Bank Ina dengan tingkat rasio kewajiban penyediaan modal minimum (KPMM atau CAR) dan rasio alat likuid terhadap dana pihak ketiga (AL/DPK) yang terjaga, melebihi kewajiban minimum yang ditetapkan oleh regulator. Pencapaian ini tidak hanya mencerminkan kinerja yang baik dari jajaran manajemen, melainkan juga hasil sinergi yang kuat dengan seluruh karyawan Bank Ina dalam menjaga stabilitas dan pertumbuhan Bank.

Pandangan atas Prospek Usaha Tahun 2024

Dewan Komisaris melihat prospek usaha Bank di tahun 2024 akan tetap positif dan berdaya tahan. Meskipun perlambatan ekonomi global diproyeksikan masih akan terjadi di tahun tersebut, dengan perkiraan pertumbuhan ekonomi di level 2,8%, pertumbuhan ekonomi Indonesia masih akan tetap stabil di kisaran 4,7%-5,5%. Hal ini didukung oleh kebijakan fiskal yang akomodatif, pertumbuhan investasi yang akan tetap solid, dan pemulihan konsumsi rumah tangga yang diharapkan akan memperkuat kembali perekonomian nasional.

Di samping itu, Bank Ina juga melihat bahwa sektor perbankan di Indonesia masih memiliki potensi pertumbuhan yang besar, terutama dengan semakin berkembangnya penetrasi layanan keuangan digital. Jumlah pelaku usaha mikro kecil dan menengah (UMKM) di Indonesia yang mencapai 64 juta juga menjadi peluang bagi perbankan digital, khususnya untuk memperluas akses layanan keuangan, termasuk pembiayaan usaha. Dengan memaksimalkan kekuatan yang dimiliki, kami yakin Bank akan tetap mampu bertumbuh lebih baik pada masa mendatang.

Pandangan atas Penerapan Tata Kelola Perusahaan

Dalam pandangan Dewan Komisaris, penerapan praktik tata kelola perusahaan yang baik (GCG) di Bank Ina terus meningkat dari waktu ke waktu. Praktik GCG telah menjadi landasan utama dalam menjaga integritas, transparansi, akuntabilitas, dan keberlanjutan Bank. Dalam hal ini, Dewan Komisaris melihat bahwa Bank Ina telah mematuhi prinsip-prinsip yang berlaku dengan mengimplementasikan kebijakan-kebijakan yang mendukung

The Board of Directors' performance assessment was among others based on the Bank's target achievement. In 2023, the Bank was deemed able to make good use of the momentum through optimizing its advantages and resources. This was reflected in the increase in total loans and third-party funds (DPK) disbursed, which amounted to 30.03% and 24.92%, respectively. The application of prudence was able to maintain the quality of lending in line with the strengthening of economic activity and encourage the achievement of interest income - net which managed to grow by 27.04% from that of the previous year. Likewise, the achievement of net profit for the year increased by 32.36%.

Based on the Board of Commissioners' observations, most of the Bank's performance indicators have improved with some indicators exceeding the set targets. In line with this view, the Board of Directors also managed to maintain Bank Ina's soundness with a maintained minimum Capital Adequacy Ratio (CAR) and liquid assets to third party funds (AL/DPK) ratio, exceeding the minimum requirement set by the regulator. This achievement reflects not only the good performance of the management, but also the result of strong synergy with all Bank Ina employees in maintaining the Bank's stability and growth.

Views on Business Prospects for 2024

The Board of Commissioners sees that the Bank's business prospects in 2024 will remain positive and resilient. Although the global economic slowdown is projected to persist in the year, with an estimated economic growth of 2.8%, and Indonesia's economic growth will remain stable in the range of 4.7%-5.5%. This is supported by accommodative fiscal policy, investment growth that will remain solid, and a recovery in household consumption that is expected to reinvigorate the national economy.

Furthermore, Bank Ina also sees that the banking sector in Indonesia still has great growth potential, especially with the growing penetration of digital financial services. The number of micro, small, and medium enterprises (MSMEs) in Indonesia, which reaches 64 million, is also an opportunity for digital banking, especially to expand access to financial services, including business financing. By maximizing our strengths, we are confident that the Bank will continue to grow better in the future.

Views on the Implementation of Corporate Governance

In the Board of Commissioners' view, the implementation of good corporate governance (GCG) practices in Bank Ina has continued to improve from time to time. GCG practices have become the key foundation in maintaining the integrity, transparency, accountability, and sustainability of the Bank. As such, the Board of Commissioners sees that Bank Ina has complied with the applicable principles by implementing policies that support GCG



praktik GCG. Selain itu, upaya membangun budaya kerja berbasis prinsip-prinsip GCG juga telah diterapkan melalui peningkatan kesadaran dan tanggung jawab seluruh karyawan dalam menjalankan tugas sesuai dengan standar etika dan integritas yang tinggi. Hal ini dibuktikan dengan hasil *self-assessment* oleh Departemen Kepatuhan dan APU-PPT dengan perolehan predikat "BAIK" di tahun 2023.

Di masa depan, Dewan Komisaris berharap Bank Ina dapat terus meningkatkan penerapan praktik GCG dengan terus mengikuti perkembangan regulasi dan standar yang berlaku. Dengan memperkuat praktik GCG, Bank Ina akan semakin diandalkan sebagai entitas perbankan yang bertanggung jawab dan berintegritas tinggi di mata seluruh pemangku kepentingan.

Penerapan Sistem Pengendalian Internal dan Manajemen Risiko

Penerapan GCG tidak terlepas dari implementasi sistem pengendalian internal dan manajemen risiko. Dewan Komisaris melihat Bank Ina telah menjalankan regulasi dan perundang-undangan yang berlaku, menyesuaikan kebijakan internal Bank, serta mengimplementasikannya dengan kesungguhan. Kepatuhan untuk berjalan di dalam koridor hukum dan peraturan tidak hanya mendorong kinerja operasional dan keuangan, tetapi juga integritas seluruh insan Bank sehingga mampu menekan tingkat pelanggaran yang terjadi di tahun 2023.

Demikian pula dengan penerapan manajemen risiko yang efektif telah menjadi faktor krusial dalam menciptakan pertumbuhan bisnis yang sehat dan berkesinambungan di tengah dinamika dan tantangan bisnis melalui identifikasi dan pengendalian risiko sejak dini. Penilaian positif Dewan Komisaris didasarkan pada hasil *self-assessment* atas risiko-risiko utama perbankan di tahun 2023 yang memperoleh Peringkat Tingkat Risiko pada level "*Low to Moderate*".

Penerapan Sistem Pelaporan Pelanggaran

Bank Ina telah menerapkan sistem pelaporan pelanggaran (*whistleblowing system* atau WBS) sebagai upaya untuk menciptakan lingkungan kerja yang transparan dan akuntabel. Implementasi WBS merupakan bagian dari komitmen Bank dalam menerapkan tata kelola perusahaan yang baik dan pencegahan terhadap *fraud*. Melalui Pedoman Umum *Whistleblowing*, Bank memiliki prosedur pelaporan yang jelas serta perlindungan bagi pelapor guna mengefektifkan implementasi WBS dan meningkatkan kualitas GCG. Dalam hal ini, divisi Audit Internal bertanggung jawab atas pengelolaan WBS melalui layanan *hotline* serta memastikan setiap laporan diproses sesuai dengan ketentuan yang berlaku. Adapun Dewan Komisaris secara rutin memantau dan mengawasi sistem ini, dan menyimpulkan bahwa penerapannya berjalan baik. Dengan sosialisasi yang teratur dan tata kelola yang bertanggung jawab, Bank Ina berhasil menghindari pengaduan yang signifikan dan material sepanjang tahun 2023.

practices. In addition, efforts to build a work culture based on GCG principles have also been implemented through increasing awareness and responsibility of all employees in carrying out their duties in accordance with high ethical standards and integrity. This is evidenced by the results of self-assessment by the Compliance and AML-CFT Department with the predicate "GOOD" in 2023.

In the future, the Board of Commissioners expects that Bank Ina can continue to improve the implementation of GCG practices by continuing to follow the development of applicable regulations and standards. By strengthening GCG practices, Bank Ina will increasingly be reliable as a responsible banking entity with high integrity in the eyes of all stakeholders.

Implementation of Internal Control System and Risk Management

The implementation of GCG is inseparable from the implementation of internal control system and risk management. The Board of Commissioners sees that Bank Ina has implemented the prevailing laws and regulations, adjusted the Bank's internal policies, and implemented them with sincerity. Compliance to walk within the corridors of laws and regulations not only drives operational and financial performance, but also the integrity of all Bank personnel, and therefore, reducing the level of violations that occurred in 2023.

Similarly, the implementation of effective risk management has become a crucial factor in creating healthy and sustainable business growth amidst business dynamics and challenges through early identification and control of risks. The Board of Commissioners' positive assessment is based on the self-assessment results of the main banking risks in 2023 which obtained a Risk Level Rating at "Low to Moderate" level.

Implementation of Whistleblowing System

Bank Ina has implemented a whistleblowing system (WBS) as an effort to create a transparent and accountable work environment. The implementation of WBS is part of the Bank's commitment to implementing good corporate governance and fraud prevention. Through the General Guidelines of Whistleblowing, the Bank has clear reporting procedures and protection for whistleblowers to streamline WBS implementation and improve GCG quality. In this regard, the Internal Audit division is responsible for managing the WBS through the hotline service and ensuring that each report is processed in accordance with applicable regulations. The Board of Commissioners regularly monitors and supervises this system, and concludes that its implementation is going well. With regular dissemination and responsible governance, Bank Ina managed to avoid significant and material complaints throughout 2023.

Perubahan Komposisi Anggota Dewan Komisaris

Sepanjang tahun 2023, tidak terdapat perubahan susunan anggota Dewan Komisaris Bank Ina. Dengan demikian, komposisi keanggotaan Dewan Komisaris pada saat Laporan Tahunan dan Keberlanjutan ini diterbitkan meliputi:

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

Changes in the Board of Commissioners' Composition

Throughout 2023, there were no changes in the composition of Bank Ina's Board of Commissioners. Thus, the Board of Commissioners' composition at the time of this Annual and Sustainability Report is published is as follows:

Penutup

Dewan Komisaris menyampaikan apresiasi yang tinggi kepada seluruh jajaran Direksi, manajemen, dan karyawan Bank Ina atas dedikasi dan komitmen bersama dalam menjalankan tugas dan tanggung jawab dengan baik, terutama dalam menghadapi tantangan eksternal dan internal yang kompleks di tahun 2023. Keberhasilan Bank dalam mengimplementasikan strategi yang tepat, menjaga integritas, menerapkan praktik tata kelola perusahaan yang baik, serta mempertahankan kinerja yang positif, menjadi bukti nyata dari kerja sama yang solid antara seluruh elemen terkait. Dewan Komisaris yakin bahwa dengan semangat yang sama, Bank Ina akan terus berkembang dan memberikan nilai tambah bagi seluruh pemangku kepentingan di masa yang akan datang.

Closing

The Board of Commissioners would like to express its highest appreciation to the entire Board of Directors, management, and employees of Bank Ina for their dedication and commitment to carrying out their duties and responsibilities well, especially in facing complex external and internal challenges in 2023. The Bank's success in implementing the right strategy, maintaining integrity, implementing good corporate governance practices, and maintaining positive performance, is clear evidence of solid cooperation between all relevant elements. The Board of Commissioners is confident that with the same spirit, Bank Ina will continue to grow and provide added value to all stakeholders in the future.

Atas nama Dewan Komisaris,
On behalf of the Board of Commissioners,



Inawaty Handojo

Komisaris Utama Independen
Independent President Commissioner



Laporan Direksi

[POJK51-D.1]

Report of the Board of Directors

Henry Koenafi

Direktur Utama
President Director



Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Puji dan syukur kami panjatkan ke hadirat Tuhan Yang Maha Esa, atas nikmat dan karunia-Nya, Bank Ina dapat melalui tahun 2023 yang syarat akan tantangan dan dinamika dengan baik. Sepanjang tahun tersebut, seluruh jajaran Direksi Bank Ina telah berupaya untuk menjalankan pengelolaan usaha perbankan yang bertanggung jawab sebagaimana yang tercermin dalam Laporan Kinerja PT Bank Ina Perdana Tbk tahun buku 2023. Laporan ini tidak sekadar menjadi catatan pencapaian Bank Ina, tetapi juga merupakan cerminan dari perjalanan sepanjang tahun lalu, yang mencakup pencapaian, tantangan yang dihadapi, serta komitmen yang kokoh dalam mengemban tanggung jawab kepada seluruh pemangku kepentingan. Secara ringkas Laporan tersebut Direksi sampaikan sebagai berikut.

Tinjauan Perekonomian dan Industri Perbankan Tahun 2023

Selepas tantangan pandemi Covid-19, perekonomian global kembali dihadapkan pada berbagai dinamika yang mendorong divergensi pertumbuhan antarnegara semakin melebar. World Bank mencatat, pertumbuhan perekonomian global tahun 2023 diproyeksikan sebesar 2,6%, melambat dibandingkan tahun sebelumnya sebesar 3,0%. Volatilitas pasar keuangan dan ketidakpastian geopolitik menjadi faktor utama yang memengaruhi perlambatan pertumbuhan ekonomi global tersebut. Sejalan dengan itu, kebijakan moneter penetapan suku bunga, termasuk *Fed Funds Rate* (FFR), diproyeksikan telah mencapai puncaknya namun masih akan bertahan dalam waktu yang relatif lama (*higher for longer*). Hal ini terutama dilatarbelakangi oleh melonjaknya utang pemerintah untuk membiayai ekspansi kebijakan fiskal di negara maju, khususnya Amerika Serikat (AS), semakin mendorong suku bunga dan kuatnya Dolar AS di pasar keuangan global sehingga menarik aliran modal dunia dalam jumlah besar.

Namun, di tengah ketidakpastian global tersebut, perekonomian nasional tetap menunjukkan ketahanan yang kuat dan pertumbuhan yang stabil. Badan Pusat Statistik mencatat, pertumbuhan ekonomi Indonesia tahun 2023 mencapai 5,05%. Kestabilan perekonomian nasional terutama didorong oleh penetapan kebijakan makroekonomi yang *prudent*, dukungan investasi dalam pembangunan infrastruktur, serta konsumsi

Dear Esteemed Shareholders and Stakeholders,

Praise and gratitude to God Almighty, for His blessings and grace, Bank Ina can properly go through the year 2023 which was full of challenges and dynamics. Throughout the year, the entire Board of Directors of Bank Ina has endeavored to carry out responsible banking business management as reflected in the Performance Report of PT Bank Ina Perdana Tbk for the fiscal year 2023. This report is not only a record of Bank Ina's achievements, but also a reflection of the journey throughout the past year, which includes achievements, challenges faced, and a firm commitment to carrying out responsibilities to all stakeholders. The Board of Directors summarizes the report as follows.

Overview of Economy and Banking Industry in 2023

After the challenges of the Covid-19 pandemic, the global economy was again faced with various dynamics that encourage growth divergence between countries to widen. The World Bank noted that global economic growth in 2023 was projected at 2.6%, slowing down compared to the previous year of 3.0%. Financial market volatility and geopolitical uncertainty were the main factors influencing the slowdown of global economic growth. Correspondingly, monetary policy on interest rate setting, including the Fed Funds Rate (FFR), is projected to have peaked but will remain higher for longer. This was mainly due to soaring government debt to finance fiscal policy expansion in developed countries, particularly the United States (US), further pushing up interest rates and the strength of US Dollar in global financial markets, attracting large global capital flows.

However, amidst the global uncertainty, the national economy continues to show strong resilience and stable growth. The Statistics Indonesia noted that Indonesia's economic growth in 2023 reached 5.05%. The stability of the national economy was mainly driven by the establishment of prudent macroeconomic policies, support for investment in infrastructure development, and strong domestic consumption. Likewise, the inflation rate



domestik yang kuat. Begitu juga dengan tingkat inflasi juga masih terjaga dalam kisaran sasaran $3,0 \pm 1\%$, yaitu sebesar 2,61% per akhir tahun 2023. Sementara itu, suku bunga acuan Bank Indonesia atau *BI-Rate* per akhir tahun 2023 tercatat bertahan tinggi di angka 6,00%. Hal ini konsisten dengan fokus kebijakan moneter yang pro-stabilitas serta langkah *pre-emptive* dan *forward looking* guna memastikan tingkat inflasi tetap terkendali dalam sasaran.

Ketahanan perekonomian nasional mendorong kondusivitas pada berbagai sektor industri, termasuk perbankan. Meskipun terdapat volatilitas keuangan global dan tren suku bunga tinggi pada tahun 2023, industri perbankan nasional secara keseluruhan menunjukkan kinerja yang relatif solid dan *resilient*. Capaian modal perbankan tahun 2023 tetap solid dengan *Capital Adequacy Ratio* (CAR) industri perbankan yang tinggi mencapai 27,69%, yang menunjukkan bahwa industri perbankan memiliki kecukupan modal memadai untuk menghadapi risiko yang mungkin timbul. Sejalan dengan itu, capaian penyaluran kredit juga mengalami pertumbuhan sebesar 10,38%, dengan nilai intermediasi perbankan tetap terjaga pada angka Rp7.090 triliun. Dengan demikian, meskipun menghadapi tantangan eksternal yang signifikan, industri perbankan nasional tetap mampu menunjukkan stabilitasnya dan terus berkontribusi pada pertumbuhan ekonomi yang berkelanjutan. Kondisi ini memberikan landasan yang kuat bagi Bank Ina dan seluruh industri perbankan untuk terus berinovasi dan memperkuat perannya dalam mendukung pembangunan ekonomi nasional.

Tantangan dan Peluang yang Memengaruhi Bisnis Bank Ina Tahun 2023 serta Strategi dalam Menghadapinya

Ketahanan perekonomian nasional dan kinerja industri perbankan yang solid di tahun 2023 tidak terlepas dari berbagai tantangan yang turut memengaruhi bisnis Bank Ina. Salah satu tantangan yang dihadapi adalah disrupsi industri perbankan yang dipicu oleh perkembangan teknologi dan perubahan perilaku konsumen. Disrupsi dalam industri perbankan menjadi tantangan utama bagi Bank Ina, terutama karena pergeseran ke arah layanan perbankan digital, *fintech*, dan teknologi keuangan lainnya sehingga mengubah lanskap kompetitif secara signifikan. Dalam menghadapi tantangan ini, Bank Ina terus beradaptasi dengan cepat, meningkatkan inovasi, dan meningkatkan kualitas layanan untuk tetap relevan di pasar yang semakin kompetitif.

Selain itu, kenaikan suku bunga yang terjadi sepanjang tahun 2023 juga menjadi salah satu tantangan yang dihadapi oleh Bank Ina. Suku bunga yang tinggi berpengaruh pada meningkatnya biaya pendanaan, margin bunga, dan permintaan kredit dari nasabah. Menghadapi tantangan ini, Bank Ina telah mengupayakan penerapan strategi yang tepat untuk melakukan manajemen risiko yang cermat dan menjaga keseimbangan antara pertumbuhan bisnis dan pengelolaan risiko, terutama dalam hal pengelolaan aset dan liabilitas yang efisien. Selain itu, Bank Ina juga terus memperkuat kualitas kredit dengan meningkatkan proses analisis risiko dan melakukan pemantauan yang ketat terhadap portofolio kredit. Bank Ina percaya bahwa dengan pendekatan yang berbasis pada analisis risiko dan kehati-hatian dalam pengambilan keputusan, Bank Ina dapat tetap stabil dan kuat di tengah perubahan kondisi pasar dan ekonomi.

was also still maintained within the target range of $3.0 \pm 1\%$, which was 2.61% at the end of 2023. Meanwhile, Bank Indonesia's benchmark interest rate or *BI-Rate* as of the end of 2023 was recorded to remain high at 6.00%. This was consistent with the focus of pro-stability monetary policy as well as pre-emptive and forward looking measures to ensure the inflation rate remains under control within the target.

The resilience of national economy encouraged conduciveness in various industry sectors, including banking. Despite global financial volatility and the trend of high interest rates in 2023, the national banking industry as a whole showed relatively solid and resilient performance. Banking capital achievements in 2023 remained solid with a high Capital Adequacy Ratio (CAR) of the banking industry reaching 27.69%, which indicates that the banking industry has adequate capital adequacy to face risks that may arise. In line with that, the achievement of lending also grew by 10.38%, with the value of banking intermediation maintained at Rp7,090 trillion. Thus, despite facing significant external challenges, the national banking industry remained stable and continued to contribute to sustainable economic growth. This condition provides a strong foundation for Bank Ina and the entire banking industry to continue to innovate and strengthen its role in supporting national economic development.

Challenges and Opportunities Affecting Bank Ina's Business in 2023 and the Strategies to Address Them

The resilience of national economy and solid performance of the banking industry in 2023 could not be separated from the various challenges that also affected Bank Ina's business. One of the challenges faced was the disruption of the banking industry triggered by technological developments and changes in consumer behavior. Disruption in the banking industry was a major challenge for Bank Ina, especially due to the shift towards digital banking services, *fintech*, and other financial technologies that have significantly changed the competitive landscape. In facing these challenges, Bank Ina continues to adapt quickly, increase innovation, and improve service quality to remain relevant in an increasingly competitive market.

Furthermore, the increase in interest rates that occurred throughout 2023 was also one of the challenges faced by Bank Ina. Higher interest rates had the effect of increasing funding costs, interest margins, and credit demand from customers. Facing these challenges, Bank Ina applied appropriate strategies to conduct prudent risk management and maintain a balance between business growth and risk management, especially in terms of efficient asset and liability management. In addition, Bank Ina also continues to strengthen credit quality by improving the risk analysis process and conducting close monitoring of the credit portfolio. Bank Ina believes that with an approach based on risk analysis and prudence in decision making, Bank Ina can remain stable and strong amidst changing market and economic conditions.

Meskipun dihadapkan pada berbagai tantangan, Bank Ina juga memiliki peluang untuk terus berkembang dan memperkuat posisi di pasar. Pertumbuhan ekonomi yang stabil di Indonesia, didukung oleh konsumsi domestik yang kuat dan investasi infrastruktur yang besar, memberikan peluang bagi Bank Ina untuk memperluas pangsa pasar dan meningkatkan portofolio kredit. Selain itu, perkembangan teknologi juga membawa peluang bagi Bank Ina untuk meningkatkan efisiensi operasional, meningkatkan layanan kepada nasabah, dan menciptakan produk-produk inovatif yang dapat memenuhi kebutuhan pasar yang berkembang. Dengan mengidentifikasi tantangan dan peluang yang ada, Bank Ina dapat merancang strategi yang tepat untuk menghadapi dinamika pasar dan mencapai pertumbuhan yang berkelanjutan di tahun 2023 dan tahun-tahun yang akan datang.

Peranan Direksi dalam Perumusan Strategi Bank Ina dan Pengawasan atas Implementasinya

Direksi Bank Ina memiliki tanggung jawab dalam hal perumusan strategi serta pengawasan atas implementasinya. Peran Direksi tidak hanya terbatas pada pengambilan keputusan strategis yang cermat dan tepat, tetapi juga pada memastikan bahwa strategi yang dirumuskan dilaksanakan dengan efektif dan efisien untuk mencapai tujuan jangka panjang Bank Ina. Dalam menjalankan peran tersebut Direksi terlibat secara aktif dalam perumusan strategi Bank Ina dengan melakukan analisis menyeluruh terhadap kondisi pasar, tren industri, dan kebutuhan nasabah untuk mengidentifikasi peluang dan risiko yang ada. Direksi juga menjalin komunikasi dengan Dewan Komisaris melalui forum pembahasan Rencana Bisnis Bank (RBB) untuk dimintai pandangannya agar strategi yang telah dirumuskan tetap sejalan dengan Visi, Misi, dan tujuan strategis Bank Ina yang relevan dengan lingkungan bisnis saat ini dan masa depan. Direksi juga memastikan bahwa strategi yang dirumuskan sesuai dengan prinsip-prinsip tata kelola perusahaan yang baik serta kepatuhan terhadap peraturan dan standar yang berlaku dalam proses pengambilan keputusan strategis.

Sedangkan dalam peran pengawasan implementasi strategi, Direksi melakukan evaluasi reguler terhadap perkembangan implementasi strategi, memastikan bahwa sumber daya dialokasikan dengan baik, dan mengambil tindakan korektif apabila diperlukan. Direksi juga senantiasa mengidentifikasi perubahan lingkungan eksternal yang mungkin memengaruhi strategi bisnis Bank Ina, serta merespons secara proaktif untuk memastikan bahwa Bank Ina tetap relevan dan kompetitif. Dengan demikian, peran Direksi dalam perumusan strategi dan pengawasan implementasinya sangat penting dalam memastikan kesinambungan dan keberlanjutan Bank Ina sebagai lembaga keuangan yang tangguh dan dapat dipercaya. Direksi juga berkomitmen untuk terus menjalankan tanggung jawab ini dengan integritas, keberanian, dan keahlian yang diperlukan.

Although facing various challenges, Bank Ina also has opportunities to continue to grow and strengthen its position in the market. Stable economic growth in Indonesia, supported by strong domestic consumption and substantial infrastructure investment, provides opportunities for Bank Ina to expand its market share and increase its loan portfolio. In addition, technological developments also bring opportunities for Bank Ina to improve operational efficiency, enhance customer service, and create innovative products that can meet the evolving market needs. By identifying the challenges and existing opportunities, Bank Ina designed the right strategy to deal with market dynamics and achieved sustainable growth in 2023 and the coming years.

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

Bank Ina's Board of Directors is responsible for formulating strategy and monitoring its implementation. The Board of Directors' role is not only limited to making careful and appropriate strategic decisions, but also to ensuring that the strategies formulated are implemented effectively and efficiently to achieve Bank Ina's long-term goals. In carrying out this role, the Board of Directors is actively involved in the formulation of Bank Ina's strategy by conducting a thorough analysis of market conditions, industry trends, and customer needs to identify opportunities and risks. The Board of Directors also communicates with the Board of Commissioners through the Bank's Business Plan (RBB) discussion forum to seek their views so that the strategies formulated remain in line with Bank Ina's Vision, Mission and strategic objectives that are relevant to the current and future business environment. The Board of Directors also ensures that the strategies formulated are in accordance with the principles of good corporate governance and in compliance with applicable regulations and standards in the strategic decision-making process.

In its monitoring role of strategy implementation, the Board of Directors conducts regular evaluations of the progress of strategy implementation, ensures that resources are properly allocated, and takes corrective action where necessary. The Board of Directors also continuously identifies changes in the external environment that may affect Bank Ina's business strategy, and responds proactively to ensure that Bank Ina remains relevant and competitive. As such, the Board of Directors' role in strategy formulation and oversight of its implementation is critical in ensuring Bank Ina's continuity and sustainability as a resilient and trustworthy financial institution. The Board of Directors is also committed to constantly carry out this responsibility with the necessary integrity, courage, and expertise.



Pencapaian Kinerja Tahun 2023 dan Perbandingannya dengan Target

Ketepatan dalam hal perumusan strategi dan keefektifan pengawasan atas implementasinya, membuat Bank Ina mampu mencatatkan sejumlah pencapaian kinerja yang positif, meskipun dihadapkan pada berbagai tantangan dan dinamika pasar yang kompleks. Direksi melaporkan bahwa kinerja Bank Ina selama tahun tersebut telah sesuai dengan target yang telah ditetapkan, bahkan dalam beberapa aspek mampu melewati target yang telah ditetapkan sebelumnya.

Pertama, dalam hal pertumbuhan aset, Bank Ina berhasil mencatat pertumbuhan yang solid sepanjang tahun 2023. Total aset tahun 2023 tercatat sebesar Rp24,38 triliun atau mencapai 101,78% dari target pertumbuhan yang telah ditetapkan. Hal ini menunjukkan bahwa strategi Bank Ina dalam mengelola portofolio aset telah berhasil, meskipun di tengah volatilitas pasar dan ketidakpastian ekonomi global. Selanjutnya, dalam hal pertumbuhan pendapatan, Bank Ina juga mencapai pencapaian yang baik. Pendapatan bunga neto tahun 2023 tercatat mencapai Rp709,97 miliar atau mencapai 94,21% dari target pertumbuhan yang telah ditetapkan. Meskipun belum sepenuhnya mencapai target, namun realisasi pendapatan bunga neto mampu bertumbuh 27,04% dibandingkan tahun sebelumnya melalui berbagai inisiatif yang telah direalisasikan.

Selain itu, Bank Ina juga berhasil mencapai target yang ditetapkan dalam hal kualitas aset. Tingkat kredit bermasalah tetap terjaga pada tingkat yang terkendali, dan rasio kredit bermasalah tetap berada di bawah ambang batas yang telah ditetapkan. Hal ini menunjukkan bahwa kebijakan Bank Ina dalam manajemen risiko kredit telah memberikan hasil yang positif. Namun demikian, Bank Ina juga menyadari bahwa masih ada area di mana Bank Ina harus terus meningkatkan kinerja, salah satunya adalah dalam hal efisiensi operasional. Bank Ina melihat bahwa masih terdapat ruang-ruang untuk lebih mengoptimalkan penggunaan sumber daya dan mengurangi biaya operasional, sehingga dapat meningkatkan efisiensi biaya.

Dalam hal kinerja keberlanjutan sosial, Bank Ina telah melaksanakan berbagai program *Corporate Social Responsibility* (CSR) dalam bidang kesehatan, pendidikan, dan donasi lainnya yang bertujuan untuk meningkatkan kesejahteraan masyarakat di sekitar kami. Selain itu, Bank Ina juga terus berupaya untuk meningkatkan literasi keuangan masyarakat melalui program literasi dan inklusi keuangan. Pemenuhan terhadap hak-hak serta pemberian kesempatan berkembang bagi karyawan juga terus Bank Ina utamakan dalam mendorong kesejahteraan karyawan. Di samping itu, Bank Ina juga memberikan perhatian yang serius terhadap tanggung jawab lingkungan. Bank Ina telah mengambil langkah-langkah untuk mengurangi dampak lingkungan dari operasi perbankan, seperti penghematan energi, pengurangan limbah, dan peningkatan efisiensi dalam penggunaan sumber daya alam.

Prospek Industri Perbankan Tahun 2024

Pencapaian positif yang telah dicatatkan sepanjang tahun 2023 menjadi fondasi dan semangat bagi Bank Ina untuk terus meningkatkan kinerja yang lebih baik di masa mendatang, dengan

Performance Achievement in 2023 and the Comparison with Target

The accuracy in strategy formulation and the effectiveness of supervision over its implementation have enabled Bank Ina to record a number of positive performance achievements, despite being faced with various challenges and complex market dynamics. The Board of Directors reported that Bank Ina's performance during the year was in line with the targets set, and in some aspects even exceeded the targets set earlier.

First, in terms of asset growth, Bank Ina managed to record solid growth throughout 2023. Total assets in 2023 were recorded at Rp24.38 trillion or 101.78% of the predetermined growth target. This shows that Bank Ina's strategy in managing its asset portfolio has been successful, despite market volatility and global economic uncertainty. Furthermore, in terms of revenue growth, Bank Ina also achieved good results. Net interest income in 2023 was recorded at Rp709.97 billion or 94.21% of the growth target set. Although not fully achieving the target, the realization of net interest income was able to grow by 27.04% compared to the previous year's figure through various undertaken initiatives.

Furthermore, Bank Ina also managed to achieve the targets set in terms of asset quality. The level of non-performing loans was maintained at a manageable level, and the ratio of non-performing loans remained below the predetermined threshold. This shows that Bank Ina's policy on credit risk management has yielded positive results. Nevertheless, Bank Ina also realizes that there are still areas where Bank Ina must continue to improve performance, one of which is in terms of operational efficiency. Bank Ina sees that there is still room to further optimize the use of resources and reduce operational costs, so as to improve cost efficiency.

In terms of social sustainability performance, Bank Ina has implemented various Corporate Social Responsibility (CSR) programs in health, education, and other donations aimed at improving the welfare of the communities around us. In addition, Bank Ina also continues to strive to improve the financial literacy of the community through financial literacy and inclusion programs. Bank Ina also continues to prioritize the fulfillment of rights and the provision of development opportunities for employees in encouraging employee welfare. Furthermore, Bank Ina also pays serious attention to environmental responsibility. Bank Ina has taken steps to reduce the environmental impact of banking operations, such as energy savings, waste reduction, and increased efficiency in the use of natural resources.

Prospects of the Banking Industry in 2024

The positive achievements recorded throughout 2023 are the foundation and spirit for Bank Ina to continue to improve better performance in the future, by looking at lessons learned from

mencermati pembelajaran dari tahun-tahun sebelumnya dan mengidentifikasi peluang-peluang baru untuk pertumbuhan dan efisiensi. Bank Ina melihat bahwa tahun 2024 membawa berbagai prospek menarik bagi industri perbankan, meskipun dihadapkan pada berbagai tantangan dan dinamika pasar yang terus berubah. Berbagai faktor eksternal dan internal akan memengaruhi arah dan perkembangan industri perbankan di tahun yang akan datang.

Kestabilan makroekonomi nasional yang diproyeksikan akan terus berlanjut di tahun 2024 menjadi sinyal positif bahwa industri perbankan juga akan meningkat. Pemulihan ekonomi akan mendorong aktivitas bisnis dan investasi, yang pada gilirannya akan meningkatkan permintaan akan layanan perbankan, seperti pembiayaan usaha, manajemen aset, dan jasa keuangan lainnya. Selanjutnya, perkembangan teknologi yang terus berlanjut akan terus membentuk lanskap industri perbankan. Transformasi digital akan menjadi semakin penting, dengan peningkatan adopsi layanan perbankan digital dan *fintech* oleh masyarakat. Namun demikian, industri perbankan juga dihadapkan pada berbagai tantangan yang perlu diatasi, di antaranya adalah meningkatnya persaingan, baik dari bank konvensional maupun dari perusahaan *fintech* yang terus berkembang. Selain itu, ketidakpastian geopolitik dan ekonomi global juga merupakan faktor risiko yang perlu dipertimbangkan. Begitu juga dengan, regulasi yang semakin kompleks juga akan menjadi faktor yang memengaruhi prospek industri perbankan.

Dengan memperhatikan peluang dan tantangan yang ada, prospek industri perbankan tahun 2024 menjanjikan potensi pertumbuhan yang positif, tetapi juga memerlukan kesiapan dan ketangguhan dari para pelaku industri. Oleh karena itu, Bank Ina akan terus berupaya beradaptasi dengan cepat, menerapkan inovasi, dan menjaga kepatuhan terhadap regulasi akan memiliki peluang besar untuk berhasil di tengah dinamika pasar yang terus berubah.

Penerapan GCG di Bank Ina Tahun 2023

Penerapan tata kelola perusahaan yang baik (*good corporate governance*/GCG) dalam operasional perbankan merupakan kunci keberhasilan jangka panjang dan merupakan fondasi bagi kepercayaan nasabah, Pemegang Saham, dan seluruh pemangku kepentingan. Pada tahun 2023, Bank Ina berhasil meraih penilaian penerapan GCG yang menghasilkan nilai komposit 2. Hal ini mencerminkan bahwa Manajemen Bank Ina telah melakukan penerapan tata kelola yang secara umum baik. Pencapaian ini tidak terlepas dari komitmen Bank Ina untuk terus meningkatkan praktik GCG sehingga mampu memenuhi prinsip-prinsip tata kelola dengan memadai.

Selain penerapan GCG yang memadai, Bank Ina juga senantiasa memastikan penerapan sistem pengendalian internal dan manajemen risiko yang andal sesuai dengan operasional perbankan yang dijalankan. Bank Ina memahami bahwa pengendalian internal yang efektif dan manajemen risiko yang solid merupakan landasan bagi keberhasilan operasional dan keberlanjutan jangka panjang bank. Oleh karena itu, Bank Ina telah melaksanakan berbagai inisiatif untuk memastikan keandalan sistem pengendalian internal. Hal ini meliputi penguatan pengawasan internal yang berkelanjutan, pelaksanaan prosedur audit yang ketat, serta peningkatan sistem informasi dan teknologi untuk mendukung pengawasan dan pelaporan yang lebih efisien. Selain itu, manajemen risiko juga

previous years and identifying new opportunities for growth and efficiency. Bank Ina sees 2024 as bringing exciting prospects for the banking industry, despite the challenges and changing market dynamics. Various external and internal factors will influence the direction and development of the banking industry in the coming years.

The national macroeconomic stability that is projected to continue in 2024 is a positive signal that the banking industry will also improve. Economic recovery will drive business activity and investment, which in turn will increase demand for banking services, such as business financing, asset management, and other financial services. Furthermore, continued technological developments will continue to shape the landscape of the banking industry. Digital transformation will become increasingly important, with increased adoption of digital banking and fintech services by the public. However, the banking industry is also faced with various challenges that need to be overcome, including increased competition, both from conventional banks and from growing fintech companies. Moreover, geopolitical and global economic uncertainty are also risk factors that need to be considered. Likewise, increasingly complex regulations will also be a factor affecting the prospects of the banking industry.

Given the opportunities and challenges, the outlook for the banking industry in 2024 promises positive growth potential, but also requires readiness and resilience from industry players. Therefore, Bank Ina will continue to strive to adapt quickly, implement innovations, and maintain compliance with regulations will have a great opportunity to succeed in the midst of changing market dynamics.

Implementation of GCG at Bank Ina in 2023

The implementation of good corporate governance (GCG) in banking operations is the key to long-term success and is the foundation for the trust of customers, shareholders, and all stakeholders. In 2023, Bank Ina successfully achieved an assessment of GCG implementation resulting in a composite score of 2. This reflects that Bank Ina's Management has implemented generally good governance. This achievement was inseparable from Bank Ina's commitment to continuously improving GCG practices to adequately fulfill the principles of governance.

In addition to the implementation of adequate GCG, Bank Ina ensures the implementation of a reliable internal control and risk management system in accordance with its banking operations. Bank Ina understands that effective internal control and solid risk management are the foundation for the Bank's operational success and long-term sustainability. Therefore, Bank Ina has implemented various initiatives to ensure the reliability of the internal control system. These include continuous strengthening of internal controls, implementation of rigorous audit procedures, and enhancement of information systems and technology to support more efficient monitoring and reporting. In addition, risk management is also a key focus for Bank Ina, with the



menjadi fokus utama Bank Ina, dengan penerapan *framework* risiko yang komprehensif, identifikasi risiko secara berkala, dan pengembangan strategi mitigasi risiko yang efektif.

Selain itu, Bank Ina terus memperhatikan kepatuhan terhadap peraturan dan standar yang berlaku. Bank Ina senantiasa melakukan evaluasi rutin terhadap kepatuhan terhadap peraturan perundang-undangan, serta melakukan perbaikan dan penyesuaian yang diperlukan sesuai dengan perkembangan regulasi yang terus berubah. Dengan menjunjung tinggi nilai-nilai GCG, Bank Ina meyakini dapat terus memperkuat posisi sebagai lembaga keuangan yang stabil, transparan, dan dapat dipercaya di mata masyarakat dan pasar.

Kinerja Komite di Bawah Direksi

Penilaian kinerja komite di bawah Direksi merupakan hal yang penting dalam aspek tata kelola, terutama untuk menjaga efektivitas dan efisiensi operasional Bank Ina. Oleh karena itu, penilaian kinerja terhadap Komite Kredit, Komite Kebijakan Perkreditan, Komite Manajemen Risiko, Komite Aset dan Liabilitas (ALCO), Komite Pengarah Teknologi Informasi, dan Komite Sumber Daya Manusia senantiasa dilakukan Direksi secara berkala dengan menggunakan berbagai indikator penilaian yang relevan. Berdasarkan hasil penilaian yang dilakukan tahun buku 2023, penilaian kinerja komite di bawah Direksi Bank Ina juga menunjukkan bahwa komite tersebut telah menjalankan tugas dan tanggung jawab mereka dengan penuh integritas, profesionalisme, dan kompetensi. Kontribusi yang diberikan telah menjadi pilar yang kuat dalam meningkatkan kualitas penerapan GCG, mengelola risiko dengan efektif, dan menjaga kepatuhan terhadap regulasi. Dengan dukungan yang terus-menerus dari komite-komite ini, Bank Ina dapat terus bergerak maju menuju pencapaian tujuan strategis serta menjaga kepatuhan terhadap regulasi dan standar industri.

Kebijakan Bank Ina dalam Pengembangan SDM, TI, dan Infrastruktur

Kebijakan Bank Ina dalam pengembangan sumber daya manusia (SDM), teknologi informasi (TI), dan infrastruktur menegaskan komitmen Bank Ina untuk memastikan bahwa seluruh aspek tersebut memiliki kualitas tinggi, modern, dan siap mendukung pertumbuhan dan transformasi Bank Ina. Dalam hal pengembangan SDM, Bank Ina terus meningkatkan investasi dalam pelatihan dan pengembangan karyawan. Bank Ina menyadari bahwa karyawan yang kompeten dan berpengetahuan luas merupakan aset terbesar, dan oleh karena itu, Bank Ina senantiasa memberikan perhatian khusus pada pengembangan keterampilan, kepemimpinan, dan keahlian teknis karyawan. Selain itu, Bank Ina juga mendorong budaya kerja yang inklusif dan kolaboratif untuk menciptakan lingkungan yang mendukung pertumbuhan dan inovasi.

Dalam hal TI, Bank Ina terus melakukan inovasi dan modernisasi sistem TI untuk meningkatkan efisiensi operasional, keamanan data, dan pengalaman nasabah. Bank Ina terus menginvestasikan sumber daya dalam pengembangan sistem perbankan digital yang

implementation of a comprehensive risk framework, regular risk identification, and the development of effective risk mitigation strategies.

Moreover, Bank Ina continues to pay attention to compliance with applicable regulations and standards. Bank Ina always conducts regular evaluations of compliance with laws and regulations, and makes necessary improvements and adjustments in accordance with changing regulatory developments. By upholding GCG values, Bank Ina believes it can continue to strengthen its position as a stable, transparent and trustworthy financial institution in the eyes of the public and the market.

Performance of Committees Under the Board of Directors

Performance assessment of committees under the Board of Directors is an important aspect of governance, especially to maintain the effectiveness and efficiency of Bank Ina's operations. Therefore, the performance assessment of the Credit Committee, Credit Policy Committee, Risk Management Committee, Asset and Liability Committee (ALCO), Information Technology Steering Committee, and Human Resources Committee is regularly conducted by the Board of Directors using various relevant assessment indicators. Based on the results of assessment conducted in fiscal year 2023, the performance assessment of committees under the Board of Directors of Bank Ina showed that the committees have carried out their duties and responsibilities with integrity, professionalism, and competence. Their contributions have been a strong pillar in improving the quality of GCG implementation, managing risks effectively, and maintaining regulatory compliance. With the continued support of these committees, Bank Ina can continue to move forward towards achieving its strategic objectives and maintaining compliance with regulations and industry standards.

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

Bank Ina's policies on human resources (HR), information technology (IT), and infrastructure development emphasize its commitment to ensuring that all these aspects are high quality, modern, and ready to support Bank Ina's growth and transformation. In terms of human resource development, Bank Ina continues to increase investment in employee training and development. Bank Ina recognizes that competent and knowledgeable employees are its greatest asset, and therefore, Bank Ina always pays special attention to the development of employees' skills, leadership and technical expertise. In addition, Bank Ina also encourages an inclusive and collaborative work culture to create an environment that supports growth and innovation.

In terms of IT, Bank Ina continues to innovate and modernize its IT systems to improve operational efficiency, data security and customer experience. Bank Ina continues to invest resources in the development of reliable digital banking systems and user-friendly

andal serta layanan perbankan yang mudah digunakan. Dengan demikian, Bank Ina berupaya untuk memenuhi kebutuhan nasabah modern yang semakin mengandalkan teknologi. Sedangkan dalam hal pengembangan infrastruktur, Bank Ina memastikan bahwa sistem dan fasilitas yang dimiliki telah memadai untuk mendukung pertumbuhan bisnis yang berkelanjutan. Bank Ina terus melakukan pemeliharaan dan peningkatan pada infrastruktur teknologi kami, termasuk pusat data dan jaringan komunikasi, untuk memastikan keandalan dan keamanan operasional. Selain itu, Bank Ina juga memperhatikan pengembangan infrastruktur fisik, seperti kantor cabang dan pusat layanan, untuk memastikan bahwa Bank Ina dapat memberikan pelayanan terbaik kepada nasabah di seluruh wilayah operasional.

Komitmen Bank Ina terkait Penerapan Keuangan Berkelanjutan

Komitmen Bank Ina terkait penerapan keuangan berkelanjutan menjadi inisiatif strategis dalam mengintegrasikan aspek-aspek lingkungan, sosial, dan tata kelola perusahaan (*environmental, social, and governance/ESG*) dalam seluruh aspek operasional dan pengambilan keputusan. Bank Ina memahami bahwa praktik keuangan berkelanjutan bukan hanya tentang pencapaian keuntungan finansial, tetapi juga mengenai dampak positif yang diberikan bagi masyarakat dan lingkungan sekitar. Dalam upaya mewujudkan komitmen ini, Bank Ina telah mengambil langkah-langkah konkret, antara lain dengan mengintegrasikan pertimbangan ESG dalam keputusan investasi, mengembangkan produk-produk keuangan yang berkelanjutan, dan mendukung pembiayaan terhadap UMKM. Bank Ina juga aktif dalam mendukung inisiatif keberlanjutan, seperti program-program CSR, investasi sosial, dan dukungan terhadap program perlindungan lingkungan.

Melalui komitmen terhadap penerapan keuangan berkelanjutan, Bank Ina bertekad untuk turut berkontribusi dalam memberikan perubahan yang positif di industri perbankan serta mendorong pertumbuhan yang inklusif dan berkelanjutan bagi seluruh pemangku kepentingan. Bank Ina yakin bahwa dengan memprioritaskan keberlanjutan dalam seluruh aspek operasional perbankan, Bank Ina dapat menciptakan nilai tambah yang berkelanjutan bagi masyarakat, lingkungan, dan ekonomi secara keseluruhan.

Perubahan Komposisi Anggota Direksi

Sepanjang tahun 2023, terdapat beberapa kali perubahan susunan anggota Direksi Bank Ina sebagaimana diuraikan berikut.

1. Berdasarkan RUPS Luar Biasa tanggal 9 Januari 2023, Bank Ina mengangkat Bapak Henry Koenaiifi sebagai Direktur *Retail Banking* menggantikan posisi Bapak Budijanto Soedarmo yang mengundurkan diri.
2. Berdasarkan RUPS Luar Biasa tanggal 19 Mei 2023, Bank Ina mengangkat oleh Bapak Henry Koenaiifi sebagai Direktur Utama menggantikan posisi Bapak Daniel Budirahayu yang wafat pada tanggal 22 Maret 2023. Bank Ina juga mengangkat Bapak Yulius Purnama Junaedi sebagai Wakil Presiden Direktur.
3. Berdasarkan RUPS Luar Biasa tanggal 16 Juni 2023, Bank Ina mengangkat Bapak Yandy Ramadhani sebagai Direktur Bisnis Retail.

banking services. Thus, Bank Ina strives to meet the needs of modern customers who increasingly rely on technology. In terms of infrastructure development, Bank Ina ensures that its systems and facilities are adequate to support sustainable business growth. Bank Ina continues to maintain and upgrade our technology infrastructure, including data centers and communication networks, to ensure operational reliability and security. In addition, Bank Ina also pays attention to the development of physical infrastructure, such as branch offices and service centers, to ensure that Bank Ina can provide the best service to customers in all operational areas.

Bank Ina's Commitment to Implementing Sustainable Finance

Bank Ina's commitment to implementing sustainable finance is a strategic initiative in integrating environmental, social, and governance (ESG) aspects in all aspects of operations and decision making. Bank Ina understands that the practice of sustainable finance is not only about achieving financial returns, but also about the positive impact it has on society and the environment. In an effort to realize this commitment, Bank Ina has taken concrete steps, among others by integrating ESG considerations in investment decisions, developing sustainable finance products, and supporting financing for MSMEs. Bank Ina is also active in supporting sustainability initiatives, such as CSR programs, social investment, and support for environmental protection programs.

Through its commitment to implementing sustainable finance, Bank Ina is determined to contribute to positive change in the banking industry and encourage inclusive and sustainable growth for all stakeholders. Bank Ina believes that by prioritizing sustainability in all aspects of banking operations, it can create sustainable added value for society, the environment, and the economy as a whole.

Changes in the Board of Directors' Composition

Throughout 2023, there were several changes in the composition of Bank Ina's Board of Directors as described below.

1. Based on the Extraordinary GMS dated January 9, 2023, Bank Ina appointed Mr. Henry Koenaiifi as Retail Banking Director replacing Mr. Budijanto Soedarmo who resigned.
2. Based on the Extraordinary GMS dated May 19, 2023, Bank Ina appointed Mr. Henry Koenaiifi as President Director replacing Mr. Daniel Budirahayu who passed away on March 22, 2023. Bank Ina also appointed Mr. Yulius Purnama Junaedi as Vice President Director.
3. Based on the Extraordinary GMS dated June 16, 2023, Bank Ina appointed Mr. Yandy Ramadhani as Retail Business Director.

Selain itu, berdasarkan RUPS Luar Biasa 15 Maret 2024, komposisi Direksi Bank Ina kembali mengalami perubahan seiring dengan diangkatnya Ibu Dewi Kurniawati Prodjohartono sebagai Direktur *Commercial Banking*. Dengan demikian, komposisi anggota Direksi Bank Ina pada saat Laporan Tahunan dan Keberlanjutan ini diterbitkan menjadi sebagai berikut.

Furthermore, based on the Extraordinary GMS dated March 15, 2024, the composition of Bank Ina's Board of Directors underwent another change with the appointment of Ms. Dewi Kurniawati Prodjohartono as Commercial Banking Director. Thus, the composition of Bank Ina's Board of Directors at the time of this Annual and Sustainability Report is as follows.

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 Retail / Director of Retail Business
Dewi Kurniawati Prodjohartono*)	Direktur Komersial <i>Banking</i> / Director of Commercial Banking

*) Pengangkatan sebagai Direktur Komersial *Banking* berlaku efektif sejak memperoleh persetujuan dari Otoritas Jasa Keuangan atas penilaian dan kepatutan (*fit and proper test*) dan memenuhi peraturan perundang-undangan yang berlaku. / Appointment as Director of Commercial Banking is effective upon approval from the Financial Services Authority (OJK) for a fit and proper test and compliance with applicable laws and regulations.

Penutup

Menutup penyampaian Laporan ini, saya, atas nama Direksi Bank Ina, menyampaikan terima kasih dan apresiasi kepada Dewan Komisaris atas arahan dan pengawasan yang cermat sehingga menjadi pilar dalam memastikan bahwa Bank Ina menjalankan operasinya dengan integritas dan keberlanjutan. Ucapan terima kasih dan apresiasi juga disampaikan kepada segenap karyawan atas dedikasi dan kontribusi luar biasa yang telah diberikan kepada Bank Ina. Kerja keras dan komitmen karyawan telah membentuk fondasi kesuksesan Direksi sehari-hari. Selain itu, Direksi juga menyampaikan terima kasih kepada seluruh nasabah dan pemangku kepentingan lainnya yang telah memberikan kepercayaannya kepada Bank Ina. Dengan kolaborasi dan dukungan yang terus-menerus dari seluruh pemangku kepentingan, Direksi meyakini Bank Ina akan terus menghadirkan layanan perbankan yang andal sehingga mampu terus memberikan nilai tambah bagi seluruh pemangku kepentingan.

Closing

In closing the submission of this Report, I, on behalf of the Board of Directors of Bank Ina, would like to express my gratitude and appreciation to the Board of Commissioners for its careful direction and supervision that serve as pillars in ensuring that Bank Ina conducts its operations with integrity and sustainability. Gratitude and appreciation are also extended to all employees for their dedication and outstanding contributions to Bank Ina. The hard work and commitment of our employees have formed the foundation of the Board's day-to-day success. In addition, the Board of Directors would like to thank all customers and other stakeholders who have placed their trust in Bank Ina. With continued collaboration and support from all stakeholders, the Board of Directors is confident that Bank Ina will continue to deliver reliable banking services so that it can continue to provide added value to all stakeholders.

Atas nama Direksi,
On behalf of the Board of Directors,



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 2023 PT BANK INA PERDANA TBK

STATEMENT OF MEMBERS OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS
ON THE RESPONSIBILITY FOR THE 2023 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 2023 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 2023 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 2024

Dewan Komisaris Board of Commissioners



Yohanes Santoso Wibowo
Komisaris Independen
Independent Commissioner



Inawaty Handojo
Komisaris Utama Independen
Independent President Commissioner



Josavia Rachman Ichwan
Komisaris
Commissioner

Direksi Board of Directors



Yulius Purnama Junaedi
Wakil Direktur Utama
Vice President Director



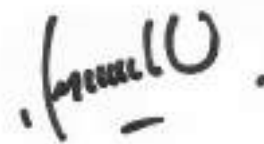
Henry Koenaifi
Direktur Utama
President Director



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
Director of Retail Business



Dewan Komisaris

Board of Commissioners



dari kiri ke kanan / from left to right



1. Inawaty Handojo

Komisaris Utama Independen
Independent President Commissioner

2. Yohanes Santoso Wibowo

Komisaris Independen
Independent Commissioner

3. Josavia Rachman Ichwan

Komisaris Independen
Independent Commissioner

Direksi

Board of Directors



dari kiri ke kanan / from left to right

2 3 1 6 5 4

1. Henry Koenaifi
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
Director of Retail Bussiness

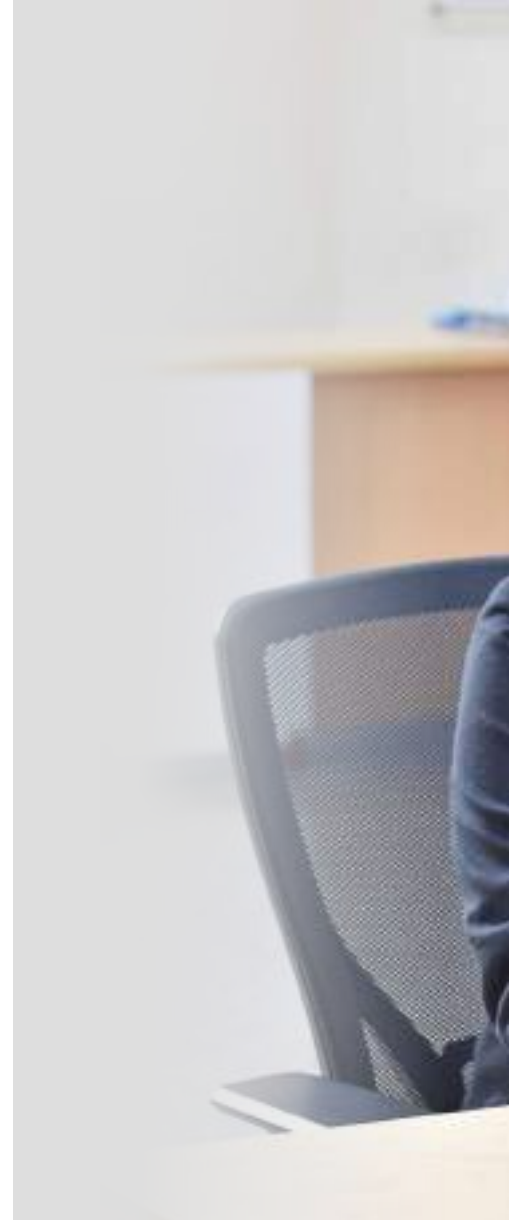
**6. Dewi Kurniawati
Prodjohartono*)**

*) Telah diangkat melalui RUPS Luar Biasa tanggal 15 Maret 2024 sebagai Direktur Komersial *Banking* dan berlaku efektif sejak memperoleh persetujuan dari Otoritas Jasa Keuangan atas penilaian dan kepatutan (*fit and proper test*) dan memenuhi peraturan perundang-undangan yang berlaku. / Has been appointed through the Extraordinary GMS dated March 15, 2024, as Director of Commercial Banking and has been effective since obtaining approval from the Financial Services Authority for the fit and proper test and complying with applicable laws and regulations.



Profil Perusahaan

Company
Profile



03





Riwayat Singkat

Brief History



PT Bank Ina Perdana Tbk (Bank Ina atau Bank) didirikan pada 9 Februari 1990. Perjalanan bisnis Bank Ina dimulai pada 3 Juni 1991 setelah mendapatkan izin beroperasi secara komersial dari Kementerian Keuangan. Sejak saat itu, perluasan jaringan kantor di beberapa kota di Pulau Jawa dilakukan secara bertahap serta turut bergabung dengan jaringan ATM Bersama. Bank Ina kemudian melakukan penawaran umum saham perdana di Bursa Efek Indonesia pada 16 Januari 2014 dalam rangka mendukung serta memperkuat produk, pelayanan, dan permodalan Bank.

PT Bank Ina Perdana Tbk (Bank Ina or the Bank) was established on February 9, 1990. Bank Ina's business journey began on June 3, 1991, after obtaining a license to operate commercially from the Ministry of Finance. Since then, the expansion of office networks in several cities in Java Island was carried out gradually and joined ATM Bersama network. Bank Ina then conducted an initial public offering on the Indonesia Stock Exchange on January 16, 2014, in order to support and strengthen the Bank's products, services, and capital.



Saat ini, Bank aktif dalam mengembangkan digitalisasi produk perbankan guna mengoptimalkan produk dan layanan yang diberikan. Sejumlah produk digital perbankan telah diluncurkan, meliputi INA Virtual Account, INA Electronic Data Capture (INA EDC), *Mobile Banking*, *Internet Banking* Individu, dan *Internet Banking* Bisnis guna nasabah lebih mudah dalam melakukan transaksi. Pada tahun 2023, Bank meluncurkan Layanan Digital sebagai terobosan layanan perbankan yang dirancang bagi para pemilik usaha mikro, kecil, dan menengah (UMKM) di Indonesia. Melalui aplikasi tersebut, Bank bercita-cita mendukung kemajuan serta keberhasilan UMKM, salah satunya dengan menyediakan pinjaman modal usaha.

Di sisi lain, sebagai bentuk dukungan terhadap pertumbuhan bisnis yang berkelanjutan, Bank berupaya untuk melakukan pembiayaan hijau serta pembiayaan kegiatan usaha berkelanjutan kepada nasabah korporat. Selain itu, Bank turut memfasilitasi pengembangan masyarakat serta memperhatikan aspek lingkungan di setiap lini bisnis yang dijalankan.

Perubahan Organisasi Bersifat Signifikan [POJK51- C.6]

Pada tahun 2023, Bank Ina meresmikan Kantor Cabang (KC) Tegal dan Kantor Cabang Pembantu (KCP) Indogrosir Sukabumi. Bank juga meningkatkan status KCP Kelapa Gading menjadi KC. Di sisi lain, Bank merelokasi KCP Kembang Japun menjadi KC Mayjend Sungkono. Langkah tersebut dilakukan Bank dalam rangka memaksimalkan dan mengefisienkan kegiatan operasional.

Currently, the Bank is actively developing digitalization of banking products to optimize the Bank's products and services. A number of digital banking products have been launched, including INA Virtual Account, INA Electronic Data Capture (INA EDC), *Mobile Banking*, *Individual Internet Banking*, and *Business Internet Banking* to make it easier for customers to conduct transactions. In 2023, the Bank Layanan Digital as a breakthrough of banking services designed for owners of micro, small, and medium enterprises (MSMEs) in Indonesia. Through this application, the Bank aspires to support MSMEs progress and success, one of which is by providing working capital loans.

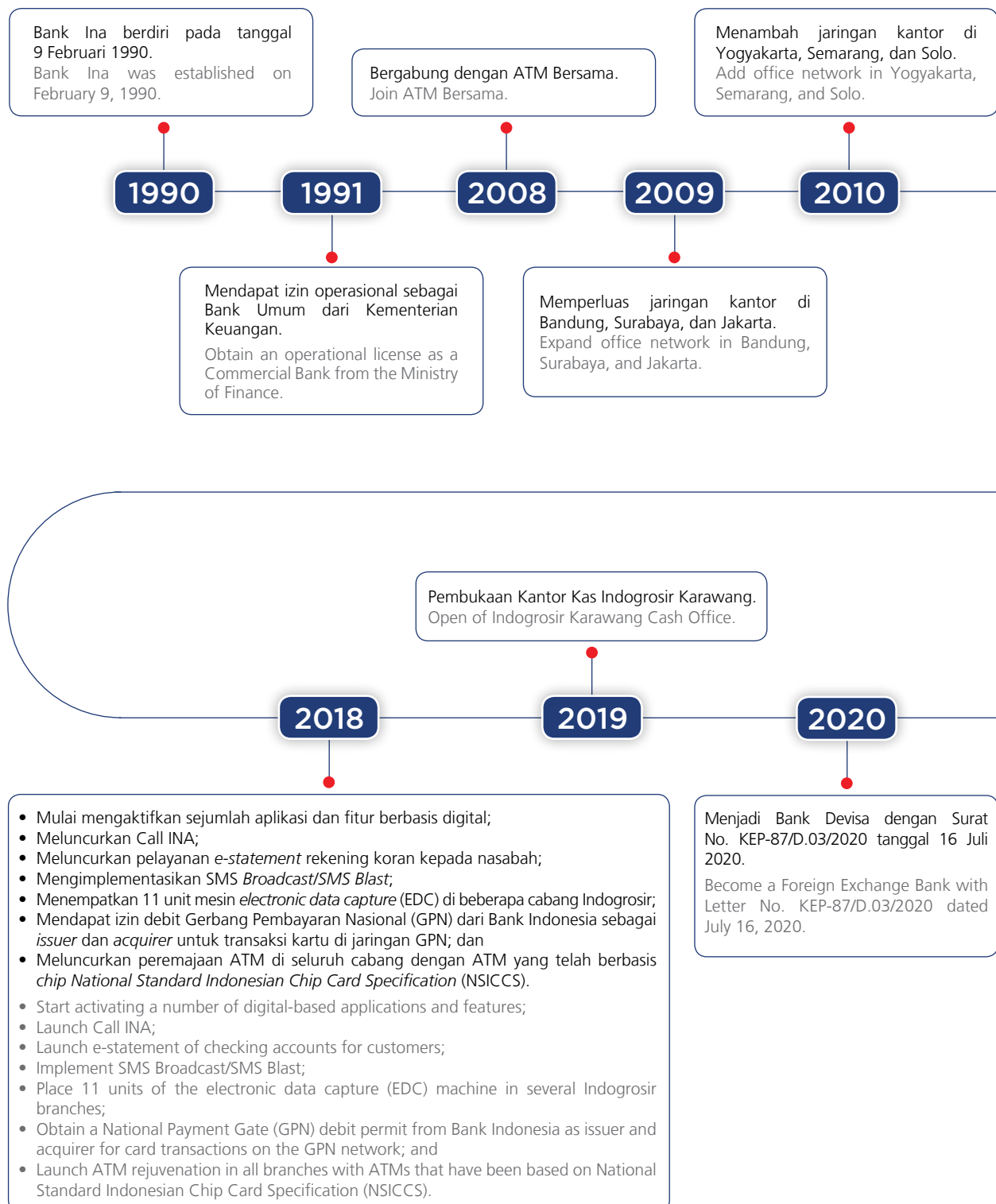
On the other hand, as a form of support for sustainable business growth, the Bank seeks to provide green financing and sustainable business financing to corporate customers. In addition, the Bank also facilitates community development and pays attention to environmental aspects in every line of business.

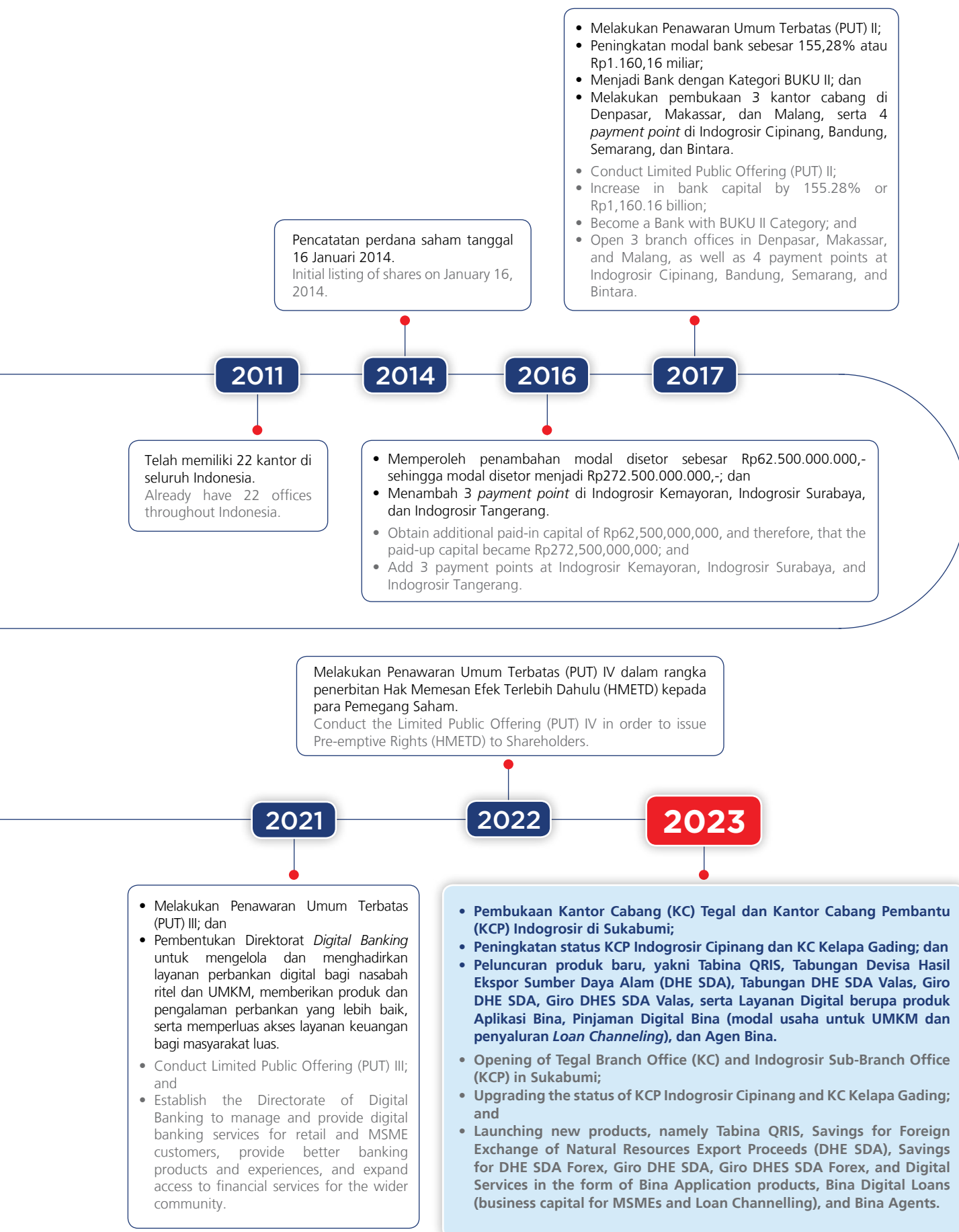
Significant Organizational Change [POJK51- C.6]

In 2023, Bank Ina inaugurated Tegal Branch Office (KC) and Indogrosir Sukabumi Sub-Branch Office (KCP). The Bank also upgraded the status of Kelapa Gading KCP to KC. On the other hand, the Bank relocated KCP Kembang Japun to KC Mayjend Sungkono. This step was taken by the Bank in order to maximize and streamline operational activities.



Jejak Langkah Milestones







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.



MISI MISSION



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

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.



Memberikan solusi keuangan yang cepat, aman, dan nyaman.

Providing fast, safe, and convenient financial solutions.



Membangun SDM yang kompeten serta menjunjung tinggi nilai dasar Perusahaan.

Build competent human resources and uphold the company's basic values.



Meningkatkan nilai tambah bagi Pemegang Saham dan pemangku kepentingan lainnya.

Increasing added value for Shareholders and other stakeholders.

Pernyataan Persetujuan atas Visi dan Misi Bank:

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

Nilai Dasar Perusahaan [POJK51- C.1]

Corporate Values



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.



ACCOUNTABLE

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

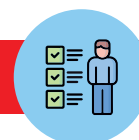
Take responsibility for assignments both to yourself and the actions of the organization's decisions in overall.



PROGRESSIVE

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

Strive for a continuous progress to provide better things.



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.

Approval Statement on the Vision and Mission of the Bank:

The Vision and Mission of the Bank have been approved by the Board of Directors through Decision No. SK/DIR/040A/1021 dated October 15, 2021.

Bidang Usaha [POJK51- C.4]

Field of Business

Kegiatan Usaha Bank Ina dilaksanakan sesuai Pasal 3 Ayat 1 Anggaran Dasar Perusahaan, Akta No. 31 tanggal 9 September 2013.

Business Activities of Bank Ina are carried out in accordance with Article 3 Paragraph 1 of the Articles of Association of the Company, 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 2023 Business Activities Undertaken in 2023	
	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 in the form of demand deposits, time deposits, certificates of deposit, savings, and/or other equivalent forms.	✓	
Memberikan kredit. Providing loans.	✓	
Menerbitkan surat pengakuan utang. Issuing a letter of acknowledgment of debt.		✓
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 dimaksud; Bills of exchange including money orders accepted by the Bank whose validity period is no longer than the custom in trading such letters;	✓	
Surat pengakuan utang dan kertas dagang lainnya yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat dimaksud; 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; dan 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 2023 Business Activities Undertaken in 2023	
	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 trusteeship 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 penyaertaannya, 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 dan fasilitas <i>Internet Banking</i> dan <i>Mobile Banking</i> , serta kemudahan lainnya.	Savings with attractive interest rates, get an Ina Debit ATM card and facilities of Internet Banking and Mobile Banking, as well as other conveniences.
Tabungan Bisnis Business Savings	Tabungan untuk perorangan yang memberikan keuntungan dengan suku bunga yang menarik sampai dengan suku bunga LPS, mendapatkan kartu ATM Debit Ina dan fasilitas <i>Internet Banking</i> dan <i>Mobile Banking</i> , serta kemudahan lainnya.	Savings for individuals that provide benefits with attractive interest rates up to LPS interest rates, get an Ina Debit ATM card and facilities of Internet Banking and Mobile Banking, as well as other conveniences.
Tabungan Simpel Simple Savings	Tabungan yang dirancang untuk pelajar dan mahasiswa melalui kerja sama dengan sekolah, lembaga pendidikan, dan perguruan tinggi. Mendapatkan kartu ATM Debit Ina dan fasilitas <i>Internet Banking</i> dan <i>Mobile Banking</i> , serta kemudahan lainnya.	Savings designed for students and students through collaboration with schools, educational institutions, and universities. Get an Ina Debit ATM card and facilities of Internet Banking and Mobile Banking, as well as other conveniences.
Tabina QRIS Tabina QRIS	Tabungan yang diperuntukkan bagi pemilik <i>merchant Quick Response Code Indonesian Standard</i> (QRIS) Bank Ina, tanpa biaya admin dan suku bunga yang menarik, mendapatkan fasilitas ATM debit INA fasilitas <i>Internet Banking</i> dan <i>Mobile Banking</i> .	Saving accounts intended for Bank Ina's Quick Response Code Indonesian Standard (QRIS) merchant owners, without admin fees and attractive interest rates, with INA debit ATM facilities of Internet Banking and Mobile Banking facilities.
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 My Savings	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 active in the success of the government's program to market My Savings products, which are aimed at individuals with easy and light requirements to foster a national saving culture and improve people's welfare.
Tabungan DHE SDA DHE SDA Savings	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 Time Deposits	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 dan fasilitas <i>Internet Banking</i> dan <i>Mobile Banking</i> untuk nasabah perorangan dan <i>Internet Banking</i> Bisnis untuk nasabah perusahaan.	A business support account that provides security in daily business transactions using checks and billet giro. Receive an Ina Debit ATM card and Internet Banking and Mobile Banking facilities for individual customers and Business Internet Banking for corporate customers.
Giro DHE SDA DHE SDA Current Account	Rekening giro untuk eksportir yang ditujukan khusus untuk menerima devisa hasil ekspor sumber daya alam (DHE SDA) dalam mata uang rupiah.	A 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 DHE SDA Foreign Currency Savings	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.	A 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 DHE SDA Foreign Currency Current Account	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.	A 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 dalam 8 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 and GBP.

Program Promosi Promotion Program		
Tabina Triple Untung Mass	Program tabungan dengan hadiah langsung senilai Rp25.000,- untuk pembukaan rekening dengan setoran Rp200.000,-, ditambah dengan <i>cashback</i> Rp5.000,- per bulan selama 6 bulan jika nasabah melakukan transaksi minimal 1 kali per bulan melalui <i>e-channel</i> Bank Ina.	Savings program with direct prizes worth Rp25,000 for opening an account with a deposit of Rp200,000, plus cashback Rp5,000 per month for 6 months if the customer makes a transaction at least 1 time per month via e-channel Bank Ina.
Tabina Triple Untung Affluent	Program tabungan dengan hadiah <i>cashback</i> sesuai tabel nominal penempatan dan jangka waktu <i>hold</i> dana yang dipilih oleh nasabah.	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 Arisan	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 dan jangka waktu 3 dan 6 bulan.	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.
Gratis Biaya Transaksi di ATM dan IBMB Free Transaction Fees at ATMs and IBMB	Gratis 20 kali biaya transaksi untuk tarik tunai menggunakan kartu ATM Bank Ina di ATM Bank lain, dan transaksi transfer, 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 transfer, payment, and purchase transactions via Internet Banking and Mobile Banking of Bank Ina.
Gratis Biaya Transaksi IBB Free IBB Transaction Fees	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.
<i>Cashback</i> Transaksi QRIS Cashback QRIS transactions	<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.	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.
Gratis Biaya BI-Fast Free BI-Fast Fees	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.
Jasa Layanan Services		
ATM Debit INA	Memberikan kemudahan untuk bertransaksi di semua ATM dan EDC <i>Merchant</i> yang tergabung dalam jaringan 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 GPN network, ATM Prima, and ATM Bersama which are spread throughout Indonesia.
Layanan Payroll Payroll Service	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 Education Services	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 Money Collection Service	Layanan pengambilan uang kepada institusi atau instansi tertentu.	Money withdrawal services to certain institutions or agencies.
ATM / CRM	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.

Produk Digital Digital Products		
INA Virtual Account	Layanan yang diberikan kepada Nasabah Giro Bank Ina untuk dapat membuat rekening <i>virtual</i> kepada para pelanggan/ <i>agent/end user</i> 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 <i>merchant</i> dengan memberikan kemudahan penerimaan pembayaran antar rekening Bank melalui pemindahan dana secara <i>Online</i> dan <i>Realtime</i> . 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 Realtime. Ina EDC can accept payments via Debit Cards issued by all banks in Indonesia bearing the National Payment Gateway (GPN) logo.
Mobile Banking	Layanan transaksi perbankan untuk memenuhi kebutuhan transaksi nasabah melalui <i>smartphone</i> dengan menggunakan platform aplikasi <i>mobile</i> 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 Individual Internet Banking	Layanan digital untuk nasabah individu yang dapat digunakan untuk melakukan layanan perbankan seperti cek saldo, transfer dana, pembayaran, dan pembelian melalui <i>personal computer</i> 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 Internet Banking Business	Layanan digital untuk nasabah korporasi atau perusahaan yang dapat digunakan untuk melakukan layanan perbankan seperti cek saldo, transfer dana, pembayaran, dan pembelian melalui <i>personal computer</i> 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 <i>QR Code</i> dari Bank Indonesia agar proses transaksi dengan <i>QR Code</i> 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.

Penyaluran Kredit Credit Distribution		
Kredit Produktif Productive Credit		
Kredit Usaha Rakyat (KUR) People's Business Credit (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 Small and medium enterprises	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; dan • Kredit Investasi untuk membiayai pembangunan pabrik, pembelian mesin produksi, atau kebutuhan investasi lainnya.	Credit facilities 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 Commercial/Corporate	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) Micro (Program Credit)	Fasilitas kredit dengan proses pengajuan yang dapat dilakukan dengan cepat melalui <i>Marketing Bank Ina</i> yang mendaftar ke toko/warung/tempat usaha Bapak/Ibu secara langsung atau di Kantor Bank Ina yang beroperasi di Gerai Indogrosir.	Credit facilities with an application process that can be done quickly through Bank Ina Marketing who records to your shop / stall / place of business directly or at Bank Ina Office which operates at Indogrosir outlets.
Kredit Konsumer Consumer Credit		
Kredit Pemilikan Properti (KPP) Property Ownership Loans (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.



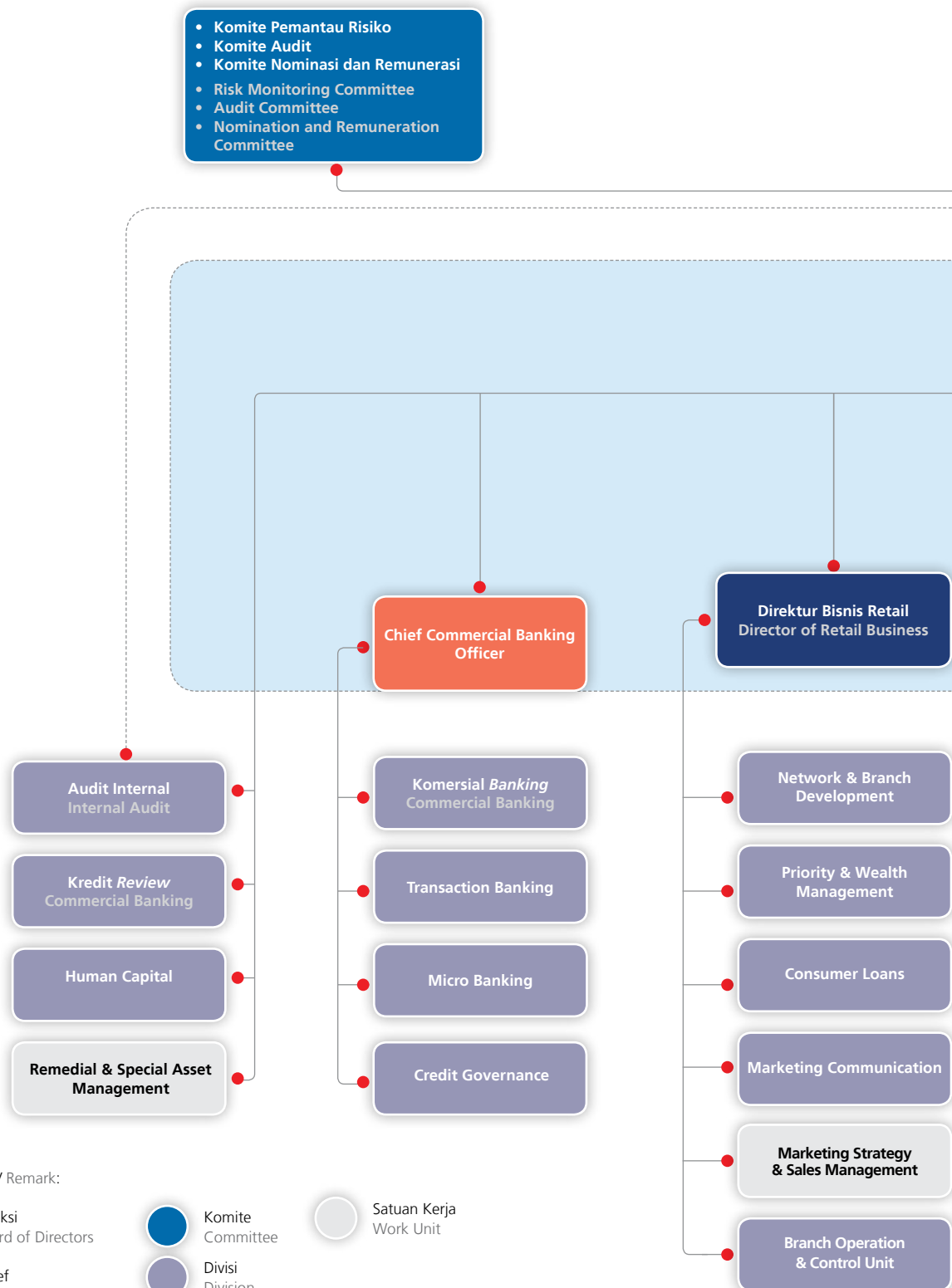
Penyaluran Kredit Credit Distribution		
Kredit Multi Guna (KMG) Multi-Purpose Credit (KMG)	Fasilitas pinjaman angsuran yang diberikan oleh Bank kepada debitur perorangan untuk kebutuhan konsumtif (renovasi rumah, pembangunan rumah, pernikahan, pendidikan, pengobatan, pembelian produk berharga/elektronik, 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) Motor Vehicle Loans (KKB)	Fasilitas pinjaman angsuran yang diberikan oleh Bank kepada debitur perorangan untuk pembelian kendaraan bermotor roda dua atau roda empat (mobil penumpang) dengan agunan berupa kendaraan yang dibeli.	Instalment loan facility provided by the Bank to individual debtors for the purchase of two-wheeled or four-wheeled motorized vehicles (passenger cars) with collateral in the form of the purchased vehicle.
Kredit Tanpa Agunan (KTA) Unsecured Loans (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</i> Bank Ina.	Fasilitas pinjaman revolving yang diberikan oleh Bank kepada debitur perorangan untuk membiayai berbagai kebutuhan mendesak, yang penarikannya dapat dilakukan setiap saat melalui <i>Mobile Banking</i> Bank Ina.
Produk yang Diluncurkan di Tahun 2023 Product Launched in 2023		
Aplikasi Bina	Produk layanan perbankan digital yang dirancang bagi para pemilik usaha mikro kecil dan menengah (UMKM) di Indonesia. Aplikasi <i>Mobile Banking</i> ini dikembangkan untuk memberikan kemudahan akses fitur-fitur perbankan melalui <i>device</i> milik nasabah dan memudahkan calon nasabah untuk melakukan pendaftaran secara <i>online</i> di mana pun dan kapan pun.	A digital banking service product designed for micro, small, and medium enterprise (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 yang diakses dan disalurkan untuk kebutuhan belanja kebutuhan produk melalui aplikasi mitra yang telah bekerja sama dengan Bank Ina.	Working capital credit facilities provided to MSMEs which are accessed and channeled for shopping needs for products through partner applications that have collaborated with Bank Ina.
Loan Channeling	Penyaluran pinjaman untuk segmen produktif (UMKM) melalui skema <i>channeling</i> bekerja sama dengan mitra (<i>peer to peer lending</i> , 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.

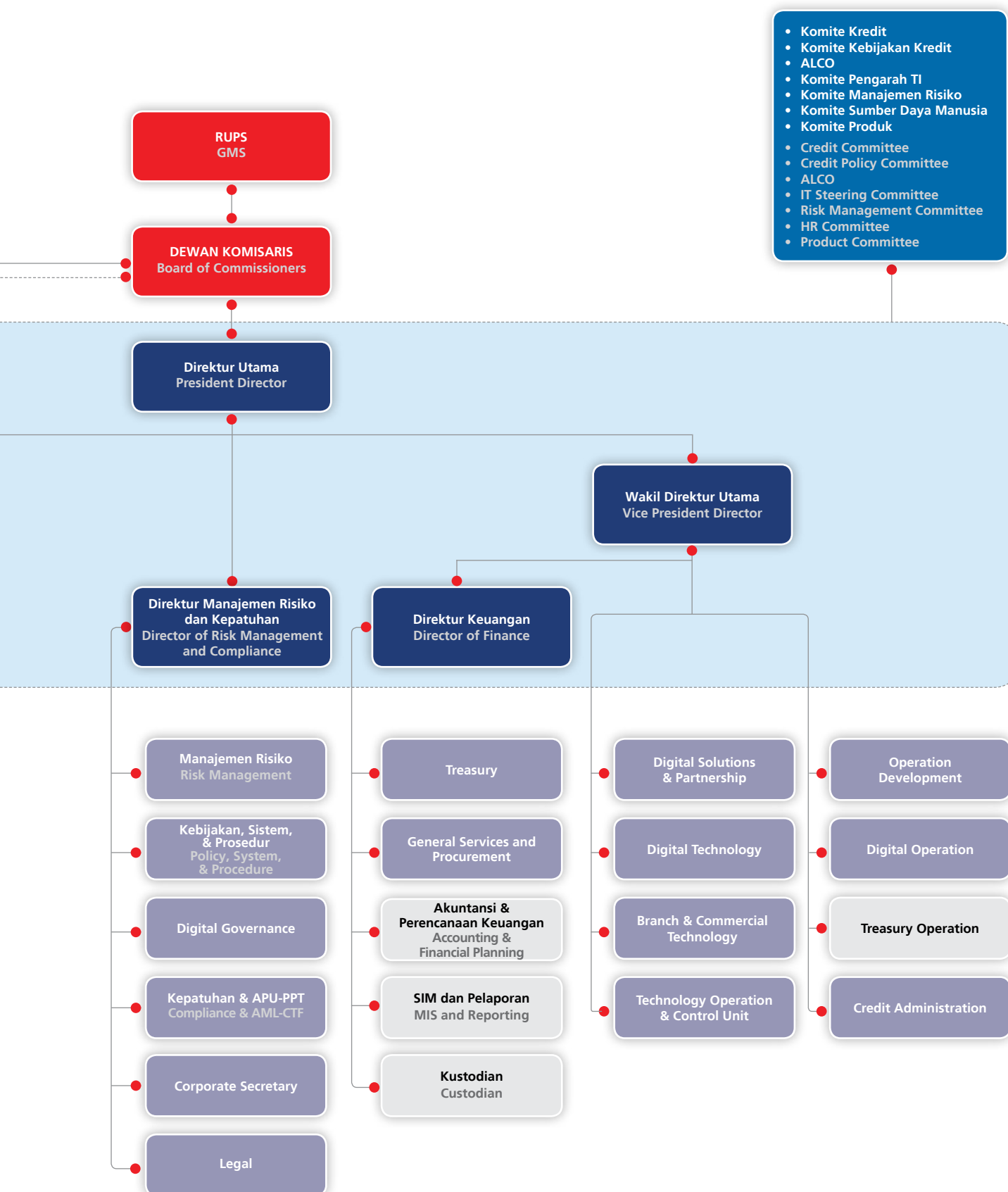
Struktur Organisasi

Organizational Structure

Berikut Struktur Organisasi Bank Ina berdasarkan SK/DIR/041/0823 tanggal 18 Agustus 2023.

The following is the Organizational Structure of Bank Ina based on SK/DIR/041/0823 dated August 18, 2023.







Profil Dewan Komisaris

Profile of the Board of Commissioners



Inawaty Handojo

Komisaris Utama Independen / Independent President Commissioner



Warga Negara Indonesia
Indonesian Citizen



Usia 72 tahun
72 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 2022 dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan pada tahun 2024.

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 2022 with a term of office until the closing of the Annual GMS in 2024.



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 2023 dapat dilihat pada halaman 109 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 2023 can be seen on page 109 in this Annual Report.



Hubungan Afiliasi Affiliations

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, 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 Major and Controlling Shareholders, 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:

- 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); dan
- Kepala Bagian Keuangan PT Naintex (1976-1980).

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

- 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 64 tahun
64 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 Keputusan tertanggal 6 September 2021. Pengangkatan terakhir efektif sejak RUPS Tahunan 2022 dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan pada tahun 2024.

Appointed as Independent Commissioner of PT Bank Ina Perdana Tbk by 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. Last appointment effective since the 2022 Annual GMS with a term of office until the closing of the Annual GMS in 2024.



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 2023 dapat dilihat pada halaman 109 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 2023 can be seen on page 109 in this Annual Report.



Hubungan Afiliasi Affiliations

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, 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 Major and Controlling Shareholders, 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:

- Vice Chairman Indonesia Banking School (Juli 2019-Juli 2020);
- Komisaris PT Beegroup Financial Indonesia (BukuKas) (Juli 2020-April 2022);
- 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), *Deputy 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/Supervisor Huffco Company* (1983-1984).

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

- Vice Chairman of Indonesia Banking School (July 2019-July 2020);
- Commissioner of PT Beegroup Financial Indonesia (BukuKas) (July 2020-April 2022);
- Financial Services Authority as Deputy Commissioner of Financial System Stability (December 2018-July 2019), Deputy Commissioner of Integrated Regulation and Supervision (2018), Deputy Commissioner of Banking Supervision II (2017-2018), Senior Advisor (2016), and Head of Regional III Central Java and DIY 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), Deputy 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/Supervisor of Huffco Company (1983-1984).



Josavia Rachman Ichwan

Komisaris / Commissioner



Warga Negara Indonesia
Indonesian Citizen



Usia 61 tahun
61 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 Kepatutan tertanggal 6 September 2021. Pengangkatan terakhir efektif sejak RUPS Tahunan 2022 dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan pada tahun 2024.

Appointed as Commissioner of PT Bank Ina Perdana Tbk by the Extraordinary GMS on June 16, 2021 and has been declared legally effective as of the date it was stipulated in the Financial Services Authority Approval Letter for Fit and Proper Test dated September 6, 2021. The last appointment was effective since the 2022 Annual GMS with term of office until the closing of the Annual GMS in 2024.



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 2023 dapat dilihat pada halaman 109 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 2023 can be seen on page 109 in this Annual Report.



Hubungan Afiliasi Affiliations

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, 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 Major and Controlling Shareholders, either directly or indirectly to individual owners.



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-April 2016);
- PT Bank Ganesha Tbk:
 - Pemimpin Cabang Kertajaya, Surabaya (November 2012-Desember 2013);
 - Ka. Div Komersial (Juli 2007-Oktober 2012);
 - Pemimpin Cabang Kelapa Gading Jakarta (Agustus 2000-Juni 2007);
- Presiden Direktur PT Multi Valas Utama (Januari 1999-April 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-April 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);
- 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 Coffee (October 1991-November 1994);
 - Account Officer Wahid Hasyim (March 1990-September 1991); as well as
- Account Officer PT Arta Pusara (1989-1990).



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.

Perubahan Komposisi Anggota Dewan Komisaris

Tidak terdapat perubahan komposisi anggota Dewan Komisaris selama tahun 2023 hingga Laporan Tahunan ini diterbitkan.

Changes in the Board of Commissioners' Composition

There were no changes in the Board of Commissioners' composition in 2023 until this Annual Report is published.

Profil Direksi

Profile of the Board of Directors



Henry Koenaifi

Direktur Utama / President Director



Warga Negara Indonesia
Indonesian Citizen



Usia 64 tahun
64 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 9 Agustus 2023, dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan pada tahun 2024.

Appointed as President Director PT Bank Ina Perdana Tbk by the Extraordinary GMS on Mei 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 9, 2023, with a term of office until the closing of the Annual GMS in 2024.



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

Beliau memperoleh gelar Magister Manajemen dan *Master of Business Administration* di IPMI/Monash University, Australia (2001) serta meraih gelar Insinyur dari Universitas Katolik Parahyangan (1984). Pelatihan, seminar, dan konferensi pada tahun 2023 dapat dilihat pada halaman 109 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 2023 can be seen on page 109 in this Annual Report.



Hubungan Afiliasi Affiliations

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, serta Pemegang Saham Utama dan Pengendali, 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 Major and Controlling Shareholders, 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 (Januari 2023-Mei 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* (1989-1991); dan
- *Account Manager Industry Bank* IBM Indonesia (1984-1989).

His work experience:

- Director of Retail Banking of PT Bank Ina Perdana Tbk (January 2023-May 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);
- Commercial Director 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 (1989-1991); and
- Account Manager Industry Bank of IBM Indonesia (1984-1989).



Yulius Purnama Junaedi

Wakil Direktur Utama / Vice President Director



Warga Negara Indonesia
Indonesian Citizen



Usia 52 tahun
52 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, dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan pada tahun 2024.

Appointed as Vice President Director PT Bank Ina Perdana Tbk by the Extraordinary GMS on Mei 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, with a term of office until the closing of the Annual GMS in 2024.



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

Beliau meraih gelar *Master of Business Administration, Major in Finance and Information Technology* dari Melbourne Business School (1997) serta Sarjana Ekonomi Akuntansi dari Universitas Indonesia (1993). Pelatihan, seminar, dan konferensi pada tahun 2023 dapat dilihat pada halaman 109 pada Laporan Tahunan ini.

He has a Master of Business Administration, Major in Finance and Information Technology from Melbourne Business School (1997) and Bachelor of Economics in Accounting from the University of Indonesia (1993). Training, seminars, and conferences in 2023 can be seen on page 109 in this Annual Report.



Hubungan Afiliasi Affiliations

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, serta Pemegang Saham Utama dan Pengendali, 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 Major and Controlling Shareholders, 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-Mei 2023);
- Direktur PT Transaksi Artha Gemilang (OttoCash) (2018-2021);
- Komisaris Independen PT Central Asia Financial (Asuransi Jagadiri) (2015-2018);
- Direktur PT WYR Solusi Inovasi (WYR Consulting) (2012-2017);
- *Senior Partner* PT iLead Indonesia (iLead Consulting) (2006-2012);
- *Assistant Vice President Electronic Banking* Citibank NA, Indonesia (2003-2006);
- *Project Manager* PT Sigma Cipta Caraka (2001-2003);
- *Senior Consultant* PricewaterhouseCoopers Indonesia (1997-2000); dan
- *Corporate Banking Marketing* PT Bank Haka (1994-1996).

His work experience:

- Director of Digital Banking of PT Bank Ina Perdana Tbk (2021-May 2023);
- 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 Consulting) (2012-2017);
- Senior Partner PT iLead Indonesia (iLead Consulting) (2006-2012);
- Assistant Vice President Electronic Banking Citibank NA, Indonesia (2003-2006);
- Project Manager PT Sigma Cipta Caraka (2001-2003);
- Senior Consultant PricewaterhouseCoopers Indonesia (1997-2000); and
- Corporate Banking Marketing PT Bank Haka (1994-1996).



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 48 tahun
48 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 2022 dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan pada tahun 2024.

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 2022 Annual GMS with a term of office until the closing of the 2024 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 2023 dapat dilihat pada halaman 109 pada Laporan Tahunan ini.

She earned his Master's Management degree at Tarumanagara University (2003). Training, seminars, and conferences in 2023 can be seen on page 109 in this Annual Report.



Hubungan Afiliasi Affiliations

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, serta Pemegang Saham Utama dan Pengendali, 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 Major and Controlling Shareholders, 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);
- *Head of Accounting* PT Bank ICB Bumiputera Tbk (2009); dan
- 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);
- 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 51 tahun
51 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 ditetapkannya dalam Surat Persetujuan Otoritas Jasa Keuangan atas Penilaian Kemampuan dan Kepatutan tertanggal 14 September 2021. Pengangkatan terakhir efektif sejak RUPS Tahunan 2022 dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan pada tahun 2024.

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. Last appointment effective since 2022 Annual GMS with a term of office until the closing of the 2024 Annual GMS.



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

Beliau memperoleh gelar *Master of Science Financial Economics* dari Erasmus Universiteit Rotterdam (1998). Pelatihan, seminar, dan konferensi pada tahun 2023 dapat dilihat pada halaman 109 pada Laporan Tahunan ini.

He earned a Master of Science Financial Economics from Erasmus Universiteit Rotterdam (1998). Training, seminars, and conferences in 2023 can be seen on page 109 in this Annual Report.



Hubungan Afiliasi Affiliations

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, serta Pemegang Saham Utama dan Pengendali, 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 Major and Controlling Shareholders, 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 / Director of Retail Business



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 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, dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan pada tahun 2024.

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, with a term of office until the closing of the Annual GMS in 2024.



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 2023 dapat dilihat pada halaman 109 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 2023 can be seen on page 109 in this Annual Report.



Hubungan Afiliasi Affiliations

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, serta Pemegang Saham Utama dan Pengendali, 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 Major and Controlling Shareholders, 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) (2021);
 - 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); dan
 - 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.

Perubahan Komposisi Anggota Direksi

Pada tahun 2023, terdapat perubahan komposisi anggota Direksi pada tanggal 9 Januari 2023 sebagai berikut.

Changes in the Board of Directors' Composition

In 2023, there was a change in the Board of Directors' composition on January 9, 2023, as follows.

Susunan Direksi berdasarkan RUPS Tahunan tanggal 3 Juni 2022 Board of Directors' Composition based on the Annual GMS dated June 3 2022		Susunan Direksi berdasarkan RUPS Luar Biasa tanggal 9 Januari 2023 Board of Directors' Composition based on Extraordinary GMS dated January 9, 2023		Alasan Perubahan Reason for Change
Nama Name	Jabatan Position	Nama Name	Jabatan Position	
Daniel Budirahayu	Direktur Utama President Director	Daniel Budirahayu	Direktur Utama President Director	Pengunduran diri Bapak Budijanto Soedarpo. The resignation of Mr. Budijanto Soedarpo
Kiung Hui Ngo	Direktur Keuangan Director of Finance	Kiung Hui Ngo	Direktur Keuangan Director of Finance	
Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance	Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance	
Yulius Purnama Junaedi	Direktur <i>Digital Banking</i> Director of Digital Banking	Yulius Purnama Junaedi	Direktur <i>Digital Banking</i> Director of Digital Banking	
Budijanto Soedarpo	Direktur <i>Retail Banking</i> Director of Retail Banking	Henry Koenaiifi	Direktur <i>Retail Banking</i> Director of Retail Banking	

Komposisi anggota Direksi Perseroan kembali mengalami perubahan pada tanggal 19 Mei 2023 sebagai berikut.

The composition of the Company's Board of Directors went another change on May 19, 2023, as follows.

Susunan Direksi berdasarkan RUPS Luar Biasa tanggal 9 Januari 2023 Board of Directors' Composition based on Extraordinary GMS dated January 9, 2023		Susunan Direksi berdasarkan RUPS Luar Biasa tanggal 19 Mei 2023 Board of Directors' Composition based on Extraordinary GMS dated May 19, 2023		Alasan Perubahan Reason for Change
Nama Name	Jabatan Position	Nama Name	Jabatan Position	
Daniel Budirahayu	Direktur Utama President Director	Henry Koenaiifi	Direktur Utama President Director	Wafatnya Bapak Daniel Budirahayu pada tanggal 22 Maret 2023. The death of Mr. Daniel Budirahayu on March 22, 2023.
Kiung Hui Ngo	Direktur Keuangan Director of Finance	Yulius Purnama Junaedi	Wakil Direktur Utama Vice President Director	
Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance	Kiung Hui Ngo	Direktur Keuangan Director of Finance	
Yulius Purnama Junaedi	Direktur <i>Digital Banking</i> Director of Digital Banking	Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance	
Henry Koenaiifi	Direktur <i>Retail Banking</i> Director of Retail Banking			

Komposisi anggota Direksi Perseroan kembali mengalami perubahan pada tanggal 16 Juni 2023 sebagai berikut.

The composition of the Company's Board of Directors went even another change on June 16, 2023 as follows.

Susunan Direksi berdasarkan RUPS Luar Biasa tanggal 19 Mei 2023 Board of Directors' Composition based on Extraordinary GMS dated May 19, 2023		Susunan Direksi berdasarkan RUPS Luar Biasa tanggal 16 Juni 2023 Board of Directors' Composition based on Extraordinary GMS dated June 16, 2023		Alasan Perubahan Reason for Change
Nama Name	Jabatan Position	Nama Name	Jabatan Position	
Henry Koenafi	Direktur Utama President Director	Henry Koenafi	Direktur Utama President Director	Memperkuat Struktur Organisasi Bank Ina. Strengthening Bank Ina's Organizational Structure.
Yulius Purnama Junaedi	Wakil Direktur Utama Vice President Director	Yulius Purnama Junaedi	Wakil Direktur Utama Vice President Director	
Kiung Hui Ngo	Direktur Keuangan Director of Finance	Kiung Hui Ngo	Direktur Keuangan Director of Finance	
Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance	Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance	
		Yandy Ramadhani	Direktur Bisnis Retail Director of Retail Bussiness	

Pada tanggal 15 Maret 2024, komposisi anggota Direksi Bank Ina mengalami perubahan berdasarkan RUPS Luar Biasa 15 Maret 2024. Dengan demikian, komposisi anggota Direksi Bank pada saat Laporan Tahunan dan Keberlanjutan ini diterbitkan, yakni:

Direktur Utama : Henry Koenafi
Wakil Direktur Utama : Yulius Purnama Junaedi
Direktur : Kiung Hui Ngo
Direktur Manajemen Risiko dan Kepatuhan : Adhiputra Tanoyo
Direktur : Yandy Ramadhani
Direktur : Dewi Kurniawati Prodjohartono*)

*) Pengangkatan sebagai Direktur Komersial *Banking* berlaku efektif sejak memperoleh persetujuan dari Otoritas Jasa Keuangan atas penilaian dan kepatutan (*fit and proper test*) dan memenuhi peraturan perundang-undangan yang berlaku.

On March 15, 2024, the composition of Bank Ina's Board of Directors changed based on the Extraordinary GMS dated March 15, 2024. Thus, the composition of the Bank's Board of Directors at the time of this Annual and Sustainability Report is published is as follows:

President Director : Henry Koenafi
Vice President Director : Yulius Purnama Junaedi
Director : Kiung Hui Ngo
Director Risk Management and Compliance : Adhiputra Tanoyo
Director : Yandy Ramadhani
Director : Dewi Kurniawati Prodjohartono*)

*) Appointment as Commercial Banking Director is effective upon obtaining approval from the Financial Services Authority for the fit and proper test and compliance with the prevailing laws and regulations.

Profil Chief Commercial Banking Officer

Profile of Chief Commercial Banking Officer



Dewi Kurniawati Prodjohartono*)

Chief Commercial Banking Officer



Warga Negara Indonesia
Indonesian Citizen



Usia 55 tahun
55 years old



Berdomisili di Jakarta
Domiciled in Jakarta



Periode dan Dasar Pengangkatan Period and Basis of Appointment

Diangkat sebagai *Chief Commercial Banking Officer* PT Bank Ina Perdana Tbk sejak tanggal 5 Maret 2024. Beliau diangkat juga sebagai Direktur Komersial Banking PT Bank Ina Perdana Tbk oleh RUPS Luar Biasa tanggal 15 Maret 2024, dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan pada tahun 2024.

Appointed as Chief Commercial Banking Officer of PT Bank Ina Perdana Tbk dated 5 March 2024. She is also Appointed as Commercial Banking Director of PT Bank Ina Perdana Tbk based on the Extraordinary GMS dated March 15, 2024, with a term of office until the closing of the 2024 Annual GMS.



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

Beliau memperoleh gelar serta Sarjana Ekonomi dari Universitas Tarumanagara (1991).

Obtained degree and Bachelor of Economics from Tarumanagara University (1991).



Hubungan Afiliasi Affiliations

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, serta Pemegang Saham Utama dan Pengendali, 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 Major and Controlling Shareholders, either directly or indirectly to individual owners.



Riwayat Jabatan Sebelumnya Previous Work History

Pengalaman kerja beliau:

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

Work experience:

- PT Bank Permata Tbk with the last position as *Executive Vice President Commercial Banking Division Head* (2018-2023);
- PT Maybank Indonesia with the last position as *Senior Vice President Financial Supply Chain Management Head* (2010-2018);
- *Senior Vice President of Emerging Business Head* of PT Bank OCBC NISP Tbk (2008-2010);
- *Vice President of Enterprise Banking Head* of PT Bank Lippo (2006-2008);
- PT Bank Internasional Indonesia with the last position as *SME & Commercial Banking Centre Head* (1994-2006); 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.

*) Pengangkatan sebagai Direktur Komersial *Banking* berlaku efektif sejak memperoleh persetujuan dari Otoritas Jasa Keuangan atas penilaian dan kepatutan (*fit and proper test*) dan memenuhi peraturan perundang-undangan yang berlaku.
Appointment as Commercial Banking Director is effective upon obtaining approval from the Financial Services Authority for the fit and proper test and compliance with the prevailing laws and regulations.



Luianto Sudarmana**)

Chief Commercial Banking Officer



Warga Negara Indonesia
Indonesian Citizen



Usia 64 tahun
64 years old



Berdomisili di Jakarta
Domiciled in Jakarta



Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/018/0521.
Board of Directors' Decision No. SK/DIR/018/0521.



Riwayat Pendidikan Educational History

Master of Engineering Science, University of New South Wales, Sydney, Australia.

Master of Engineering Science, University of New South Wales, Sydney, Australia.



Hubungan Afiliasi Affiliations

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

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



Riwayat Jabatan Sebelumnya Previous Work History

- Chief of Technology and Operation Officer PT Bank Ina Perdana Tbk (2018-2021);
- Direktur Risk PT China Construction Bank Indonesia Tbk (2017);
- Direktur Utama PT Bank Windu Kentjana International Tbk (2013-2016); dan
- Direktur Treasury and International Banking PT Bank Mega Tbk (2004-2006).
- Chief of Technology and Operation Officer of PT Bank Ina Perdana Tbk (2018-2021);
- Director of Risk of PT China Construction Bank Indonesia Tbk (2017);
- President Director of PT Bank Windu Kentjana International Tbk (2013-2016); and
- Director of Treasury and International Banking of PT Bank Mega Tbk (2004-2006).

***) Efektif menjabat hingga 5 Maret 2024.
Effective in position until March 5, 2024.

Profil Pejabat Eksekutif

Profiles of Executive Officers



Dari kiri ke kanan / From left to right :

- 1. Tjung Jun**
Kepala Divisi *Consumer Loans*
Head of Consumer Loans
- 2. Henry Aza Widjaja Yapputra**
Kepala Divisi *Digital Technology*
Head of Digital Technology Division
- 3. Yenny Halim**
Kepala Divisi *Digital Banking Operation*
Head of Digital Banking Operation Division
- 4. Lirani Setyowati**
Kepala Divisi *Marketing Communication*
Head of Marketing Communication Division
- 5. Untung Kurniawan**
Kepala Divisi *Network & Branch Development*
Head of Network & Branch Development Division
- 6. Laksmiwati Harjoko**
Kepala Divisi *Branch Operation & Control Unit*
Head of Branch Operation & Control Unit Division
- 7. Febe Budianto**
Kepala Divisi *Digital Solutions & Partnership*
Head of Digital Solutions & Partnership Division
- 8. Iwan**
Kepala Divisi *Priority & Wealth Management*
Head of Priority & Wealth Management Division
- 9. Erica Nova**
Kepala Divisi *Operation Development*
Head of Operation Development Division
- 10. Mieliawati Kamto**
Kepala Divisi *Credit Administration*
Head of Credit Administration Division
- 11. Limmi Heriyanto**
Kepala Satuan Kerja *Marketing Strategy & Sales Management*
Head of Marketing Strategy & Sales Management Work Unit
- 12. Herman Labuan**
Kepala Divisi *Technology Operation & Control Unit* dan Pelaksana Tugas Kepala Divisi *Branch & Commercial Technology*
Head of Technology Operation & Control Unit and Acting Head of Branch & Commercial Technology Division
- 13. Henky Priyatna Arief Rivai**
Kepala Divisi *Komersial Banking*
Head of Commercial Banking Division
- 14. Usep Hanafiah Dahlan**
Kepala Divisi *Audit Internal*
Head of Internal Audit Division
- 15. Liza L Widayasari**
Kepala Divisi *Human Capital*
Head of Human Capital Division



16. Wagimin

Kepala Divisi *Transaction Banking*
 Head of Transaction Banking Division

17. IR. Yudhiprama Elpantja

Kepala Divisi *Kredit Review*
 Head of Credit Review Division

18. Ali Santa

Pejabat Sementara Kepala Divisi *Credit Governance*
 Acting Head of Credit Governance Division

19. John Eric Pontoh

Kepala Divisi *Legal*
 Head of Legal Division

20. Karmex Siadari

Kepala Divisi *Kebijakan, Sistem, dan Prosedur*
 Head of Policy, System, and Procedure Division

21. Rony Hermawan

Kepala Divisi *General Services & Procurement*
 Head of General Services & Procurement Division

22. Ernawati Soegito

Kepala Divisi *Manajemen Risiko*
 Head of Risk Management Division

23. Fenty Tiodor Simanjuntak

Kepala Divisi *Digital Governance*
 Head of Digital Governance Division

24. Albertina Dwita Harliani

Kepala Divisi *Treasury & Financial Institutions*
 Head of Treasury & Financial Institutions Division

25. Tutok Walter S Saragih

Kepala Departemen *Kepatuhan & APU-PPT*
 Head of Compliance & AML-CTF Department

26. Moh. Haris Zaenal Abidin

Kepala Satuan Kerja *Akuntansi & Perencanaan Keuangan*
 Head of Accounting & Financial Planning Work Unit

27. Farry Permana

Kepala Kepala Satuan Kerja *SIM & Pelaporan*
 Head of SIM & Reporting Work Unit

28. Feliks Suranta Tarigan

Sekretaris Perusahaan
 Corporate Secretary



Usep Hanafiah Dahlan

Kepala Divisi Audit Internal / Head of Internal Audit Division



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/022/0822.
Board of Directors Decision No. SK/DIR/022/0822.



Riwayat Pendidikan Educational History

Sarjana Ekonomi, Jurusan Manajemen, Universitas Widyagama, Malang (1990).
Bachelor of Economics, Faculty of Management, Widyagama University, Malang (1990).



Riwayat Jabatan Sebelumnya Previous Work History

- Kepala Divisi *Micro Banking* PT Bank Ina Perdana Tbk (2020-2022);
- Kepala Divisi Umum PT Bank Ina Perdana Tbk (2019-2020);
- Kepala Satuan Kerja Audit Internal PT Bank China Construction Bank Indonesia Tbk (Januari 2017-Desember 2017);

- Komisaris Utama (Independen) PT Bank Antar Daerah (Juni 2016-Desember 2016);
- Kepala Satuan Kerja Audit Internal PT Bank Windu Kentjana (2013-2016);
- *Lending, Funding, & Operation Audit Manager East Regional* PT Bank Pundi Indonesia Tbk (2011-2013);
- *Credit Risk Review Audit & Investigasi* PT Bank OCBC NISP Tbk (2006-2011);
- *Relation Business Manager* PT Bank Danamon Syariah; dan
- Kepala Internal Audit Regional Jakarta dan Lampung (1990-2005).
- Head of Micro Banking Division of PT Bank Ina Perdana Tbk (2020-2022);
- Head of General Division PT Bank Ina Perdana Tbk (2019-2020);
- Head of Internal Audit Unit of PT Bank China Construction Bank Indonesia Tbk (January 2017-December 2017);
- President Commissioner (Independent) of PT Bank Antar Daerah (June 2016-December 2016);
- Head of Internal Audit Unit of PT Bank Windu Kentjana (2013-2016);
- *Lending, Funding, & Operation Audit Manager East Regional* of PT Bank Pundi Indonesia Tbk (2011-2013);
- Credit Risk Review Audit & Investigation of PT Bank OCBC NISP Tbk (2006-2011);
- Relation Business Manager of PT Bank Danamon Syariah; and
- Head of Internal Audit Regional Jakarta and Lampung (1990-2005).

Tutok Walter S Saragih

Kepala Departemen Kepatuhan & APU-PPT / Head of Compliance & AML-CTF Department



Warga Negara Indonesia
Indonesian Citizen



Usia 54 tahun
54 years old



Berdomisili di Jakarta
Domiciled in Jakarta



Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/023/0811.
Board of Directors Decision No. SK/DIR/023/0811.



Riwayat Pendidikan Educational History

Sarjana Ekonomi, Jurusan Manajemen, Universitas Sumatera Utara (1994).
Bachelor of Economics, Faculty of Management, University of North Sumatra (1994).



Riwayat Jabatan Sebelumnya Previous Work History

Kepala Sistem dan Prosedur PT Bank Ina Perdana Tbk (2009-2011).
Head of Systems and Procedures of PT Bank Ina Perdana Tbk (2009-2011).

Feliks Suranta Tarigan

Kepala Divisi Sekretaris Perusahaan / Head of Corporate Secretary Division



Warga Negara Indonesia
Indonesian Citizen



Usia 36 tahun
36 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); dan
- Senior Associate Lawyer AYMP Law Firm (Juni 2015-Maret 2015).
- 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 2015).

Ernawati Soegito

Kepala Divisi Manajemen Risiko / Head of Risk Management Division



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. 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); dan
- 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).

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Pendidikan Terakhir Education Background
Rony Hermawan	Kepala Divisi <i>General Services & Procurement</i> Head of General Services & Procurement Division	Surat Keputusan Direksi No. SK/DIR/042/0823. Board of Directors Decision No. SK/DIR/042/0823.	Pascasarjana Program Studi <i>Management Strategic</i> , Perbanas Institute Jakarta (2017) Postgraduate Study Program, Strategic Management, Perbanas Institute Jakarta (2017)
John Eric Pontoh	Kepala Divisi Legal Head of Legal Division	Surat Keputusan Direksi No. SK/DIR/005/0123. Board of Directors Decision No. SK/DIR/005/0123.	Program Spesialis Notariat, Universitas Indonesia (2020) Notarial Specialist Program, Universitas Indonesia (2020)
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) Master of Business Administration, United States International University, San Diego, USA (1992)
Henky Priyatna Arief Rivai	Kepala Divisi Komersial <i>Banking</i> Head of Commercial Banking Division	Surat Keputusan Direksi No. SK/DIR/049/1121. Board of Directors Decision No. SK/DIR/049/1121.	Sarjana Ekonomi, Universitas Tarumanagara (1995) Bachelor of Economics, Tarumanagara University (1995).
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) (1992-1996) Bachelor of Economics, Department of Finance and Banking Management, Nusantara College of Economics (STIE) (formerly STIE GS Fame/Gunung Sewu) (1992-1996).
Karmex Siadari	Kepala Divisi Kebijakan, Sistem & Prosedur Head of Policy, System, and Procedure Division	Surat Keputusan Direksi No. SK/DIR/027/0721. Board of Directors Decision No. SK/DIR/027/0721	Doktor, bidang <i>Strategy Business and Management</i> , IPB University (2021) Doctor, Division of Business Strategy and Management, IPB University (2021)
Moh Haris Zaenal Abidin	Kepala Satuan Kerja Akuntansi & Perencanaan Keuangan Head of Accounting & Financial Planning Work Unit	Surat Keputusan Direksi No. SK/DIR/021/0721. Board of Directors Decision No. SK/DIR/021/0721	Sarjana Ekonomi Jurusan Akuntansi, Universitas Teknologi Yogyakarta (2007) Bachelor of Economics, Majoring in Accounting, Yogyakarta University of Technology (2007)
Liza L Widyawari	Kepala Divisi <i>Human Capital</i> Head of Human Capital Division	Surat Keputusan Direksi No. SK/DIR/026/0722. Board of Directors Decision No. SK/DIR/026/0722.	Magister Manajemen, Jurusan Manajemen Strategik, Prasetya Mulya Business School, Jakarta (2010) Master of Management, Department of Strategic Management, Prasetya Mulya Business School, Jakarta (2010).
Lirani Setyowati	Kepala Divisi <i>Marketing Communication</i> Head of Marketing Communication Division	Surat Keputusan Direksi No. SK/DIR/008/0322. Board of Directors Decision No. SK/DIR/008/0322.	Sarjana Hukum, Universitas Diponegoro Semarang (1989) Bachelor of Law, Diponegoro University Semarang (1989).
Untung Kurniawan	Kepala Divisi <i>Network & Branch Development</i> Head of Network & Branch Development Division	Surat Keputusan Direksi No. SK/DIR/012/0322. Board of Directors Decision No. SK/DIR/012/0322.	<i>Master of Business Administration</i> , Universitas Gadjra Mada (2008) Master of Business Administration, Gadjra Mada University (2008);
Novianto Harry Kristono	Kepala Divisi <i>Micro Banking</i> Head of Micro Banking Division	Surat Keputusan Direksi No. SK/DIR/029/0722. Board of Directors Decision No. SK/DIR/029/0722.	Magister Manajemen, Universitas Sriwijaya, Palembang (2002) Master of Management, Sriwijaya University, Palembang (2002)

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Pendidikan Terakhir Education Background
Farry Permana	Kepala Satuan Kerja SIM & Pelaporan Head of SIM & Reporting Work Unit	Surat Keputusan Direksi No. SK/DIR/024/0922. Board of Directors Decision No. SK/DIR/024/0922.	Sarjana Komputer, Jurusan Teknik Informatika, STMIK Mardira Indonesia, Bandung (2003) Bachelor of Computers, Informatics Engineering Department, STMIK Mardira Indonesia (2003).
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) Master of Computing, Majoring in IT Governance & Information, Swiss German University (2014)
Yudhiprama Elpantja	Kepala Divisi Kredit <i>Review</i> Head of Credit Review Division	Surat Keputusan Direksi No. SK/DIR/001/0123. Board of Directors Decision No. SK/DIR/001/0123.	Magister Manajemen, Universitas Indonesia, Depok Master of Management, 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 Master of Information Technology, Majoring in Information Technology, Universitas Indonesia, Jakarta.
Erica Nova	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 Bachelor of Electrical Engineering, Trisakti University, Jakarta
Wagimin	Kepala Divisi <i>Transaction Banking</i> Head of Transaction Banking Division	Surat Keputusan Direksi No. SK/DIR/018a/0323. Board of Directors Decision No. SK/DIR/018a/0323.	Sarjana Teknik, Jurusan Teknik Industri, Universitas Indonesia, Jakarta Bachelor of Engineering, Majoring in Industrial Engineering, Universitas
Mieliawati Kamto	Kepala Divisi <i>Credit Administration</i> Head of Credit Administration 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 Bachelor of Economics, Majoring in Accounting, College of Economics (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 Bachelor of Civil Engineering, Tarumanagara University
Limmi Heriyanto	Kepala Satuan Kerja <i>Marketing Strategy & Sales Management</i> Head of Marketing Strategy & Sales Management Work Unit	Surat Keputusan Direksi No. SK/DIR/041.8/0823. Board of Directors Decision No. SK/DIR/041.8/0823.	Sarjana Komputer, Jurusan Sistem Informasi, Universitas Bina Nusantara Bachelor of Computer Science, Majoring in Information System, Bina Nusantara University
Herman Labuan	Kepala Divisi <i>Technology Operation & Control Unit</i> dan Pelaksana Tugas Kepala Divisi <i>Branch & Commercial Technology</i> Head of Technology Operation & Control Unit and Acting Head of Branch & Commercial Technology Division	- Surat Keputusan Direksi No. SK/DIR/043/0823; dan - Surat Keputusan Direksi No. SK/DIR/061/1123. - Board of Directors Decision No. SK/DIR/043/0823; and - Board of Directors Decision No. SK/DIR/061/1123.	Sarjana Teknik Elektro, Universitas Indonesia Bachelor of Electrical Engineering, Universitas Indonesia.

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Pendidikan Terakhir Education Background
Febe Budianto	Kepala Divisi <i>Digital Solutions & Partnership</i> Head of Digital Solutions & Partnership	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, College of Economics 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, Atmajaya University, Jakarta
Ali Santa	Pejabat Sementara Kepala Divisi <i>Credit Governance</i> Acting Head of Credit Governance Division	Surat Keputusan Direksi No. SK/DIR/052/1023. Board of Directors Decision No. SK/DIR/052/1023.	Sarjana Ekonomi, Jurusan Manajemen, Universitas Trisakti, Jakarta Bachelor of Economics, Majoring in Management, 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 of Tarumanagara University (1978)
Ana Sjamsuriah	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, Harapan College of Economics, 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, Department of Government Science, Gadjah Mada University, 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, Faculty of Accounting, Pattimura University (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, University of Lampung (1992).
Vonny Ridho	Pemimpin Kantor Cabang Pasar Minggu, Jakarta Head of Pasar Minggu Branch Office, Jakarta	Surat Keputusan Direksi No. SK/DIR/018/0419. Board of Directors Decision No. SK/DIR/018/0419.	Magister Hukum, Universitas Islam As-Syafi'iyah, Jakarta Master of Law, As-Syafi'iyah Islamic University, Jakarta
Rusdy Yanto	Pemimpin Kantor Cabang Ariobimo, Jakarta Head of Ariobimo Branch Office, Jakarta	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, Tarumanagara University (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), Semarang State Teachers' Training College (1990);
Harijanto Tanuwidjaja	Pemimpin Kantor Cabang Bandung Head of 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, Parahyangan University, Bandung (1990).
Iwan Victorius T	Pemimpin Kantor Cabang Makassar Head of Makassar Branch Office	Surat Keputusan Direksi No. SK/DIR/024/0622. Board of Directors Decision No. SK/DIR/024/0622.	Sarjana Ekonomi, Jurusan Manajemen, Universitas Hasanuddin Makassar (1995) Bachelor of Economics, Majoring in Management, University of Hasanuddin Makassar (1995).

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Pendidikan Terakhir Education Background
Olviyany Dowah	Pemimpin Kantor Cabang Palu Head of Palu Branch Office	Surat Keputusan Direksi No. SK/DIR/051.A/1223. Board of Directors Decision No. SK/DIR/051.A/1223.	<i>Bachelor of Business Administration, Indonesian Institute of Management (1995)</i> Bachelor of Business Administration, Indonesian Institute of Management (1995).
Lussy Kanserina Yulisia	Pemimpin Kantor Cabang Kelapa Gading, Jakarta Head of Kelapa Gading, Jakarta Branch Office	Surat Keputusan Direksi No. SK/DIR/032/0623. Board of Directors Decision No. SK/DIR/032/0623.	Magister Manajemen, Program Studi Pemasaran, Sekolah Tinggi Manajemen Labora, Jakarta (2002) Master of Management, Marketing Study Program, Labora College of Management, Jakarta (2002).
Retno Windrati	Pemimpin Kantor Cabang Malang Head of Malang Branch Office	Surat Keputusan Direksi No. SK/DIR/035/0723. Board of Directors Decision No. SK/DIR/035/0723.	Sarjana Ekonomi, Jurusan Manajemen Keuangan, Sekolah Tinggi Ilmu Ekonomi Malangkucewara, Malang Bachelor of Economics, Majoring in Financial Management, Malangkucewara College of Economics, Malang.
Joko	Pemimpin Kantor Cabang Semarang Head of Semarang Branch Office	Surat Keputusan Direksi No. SK/DIR/056/1123. Board of Directors Decision No. SK/DIR/056/1123.	Sarjana Komputer, Jurusan Sistem Informasi, Universitas Pelita Harapan Bachelor of Computer Science, Majoring in Information System, Universitas Pelita Harapan.
Anggraeni Tedjokusumo	Pemimpin Kantor Cabang Kertajaya, Surabaya Head of Kertajaya, Surabaya Branch Office	Surat Keputusan Direksi No. SK/DIR/063/1123. Board of Directors Decision No. SK/DIR/063/1123.	Sarjana Ekonomi, Universitas Surabaya Bachelor of Economics, Universitas Surabaya.
Erna Dwi Eviyani	Pemimpin Kantor Cabang Tegal Head of Tegal Branch Office	Surat Keputusan Direksi No. SK/DIR/011/0123. Board of Directors Decision No. SK/DIR/011/0123.	Sarjana Ekonomi, Yogyakarta Bachelor of Economics, Yogyakarta.



Profil Komite Audit

Profile of Audit Committee

Inawaty Handojo

Ketua Komite Audit / Chairperson of the Audit Committee



Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/020/0622 tanggal 27 Juni 2022 tentang Anggota Komite Audit PT Bank Ina Perdana Tbk.
Board of Directors Decision No.SK/DIR/020/0622 dated 27 June 2022 regarding Members of the Audit Committee of PT Bank Ina Perdana Tbk.



Kualifikasi Qualification

Banking, Governance, Risk Management, Assurance, dan Control Compliance.
Banking, Governance, Risk Management, Assurance, and Control Compliance.

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 Komite Audit / Audit Committee Member



Warga Negara Indonesia
Indonesian Citizen



Usia 62 tahun
62 years old



Berdomisili di Jakarta
Domiciled in Jakarta



Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/020/0622 tanggal 27 Juni 2022 tentang Anggota Komite Audit PT Bank Ina Perdana Tbk.
Board of Directors Decision No. SK/DIR/020/0622 dated 27 June 2022 regarding Members of the Audit Committee of PT Bank Ina Perdana Tbk.



Riwayat Jabatan Sebelumnya Previous Work History

Wakil Kepala Divisi Audit Internal PT Bank Central Asia Tbk (1999-Mei 2016).
Deputy Head of Internal Audit Division of PT Bank Central Asia Tbk (1999-May 2016).



Riwayat Pendidikan Educational History

- Magister, Sekolah Tinggi Manajemen PPM Manajemen (2004); dan
- Sarjana Ekonomi Jurusan Akuntansi, Universitas Tarumanagara (1989).
- Masters, PPM Management College of Management (2004); and
- Bachelor of Economics, Department of Accounting, 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.

Jacobus Sindu Adisuwono

Anggota Komite Audit / Audit Committee Member



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/020/0622 tanggal 27 Juni 2022 tentang Anggota Komite Audit PT Bank Ina Perdana Tbk.
Board of Directors Decision No.SK/DIR/020/0622 dated 27 June 2022 regarding Members of the Audit Committee of PT Bank Ina Perdana Tbk.



Riwayat Pendidikan Educational History

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



Riwayat Jabatan Sebelumnya Previous Work History

- Presiden Komisaris PT BCA Finance (2018-2021);
- Ketua Dewan Pengawas Dana Pensiun BCA (2009-2018);
- Ketua Dewan Pengawas Yayasan Bhakti BCA (2009-2018); dan
- Kepala Divisi Audit Internal PT Bank Central Asia Tbk (2008-2017).
- 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).



Rangkap Jabatan Concurrent Position

- Anggota Komite Audit PT Bank KB Bukopin Tbk (sejak 2022);
- Anggota Komite Pemantau Risiko PT Bank Ina Perdana Tbk (sejak 2021);
- Komisaris PT Asuransi Umum BCA (sejak 2021); dan
- Anggota Komite Audit PT Bank BCA Syariah (sejak 2017).
- Member of Audit Committee of PT Bank KB Bukopin Tbk (since 2022);
- Member of Risk Monitoring Committee of PT Bank Ina Perdana Tbk (since 2021);
- Commissioner of PT Asuransi Umum BCA (since 2021); and
- Member of Audit Committee of PT Bank BCA Syariah (since 2017).



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.

Profil Komite Nominasi dan Remunerasi

Profile of Nomination and Remuneration Committee

Inawaty Handojo

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



Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/027/0722 tanggal 18 Juli 2022 tentang Anggota Komite Nominasi dan Remunerasi PT Bank Ina Perdana Tbk.

Board of Directors Decision No.SK/DIR/027/0722 dated 18 July 2022 regarding Members of the Nomination and Remuneration Committee of PT Bank Ina Perdana Tbk.



Kualifikasi Qualification

Perbankan, Tata Kelola, Manajemen Risiko, Assurance, dan Pengendalian Kepatuhan.

Banking, Governance, Risk Management, Assurance, and Control Compliance.

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 Nominasi dan Remunerasi / Member of Nomination and Remuneration Committee



Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/027/0722 tanggal 18 Juli 2022 tentang Anggota Komite Nominasi dan Remunerasi PT Bank Ina Perdana Tbk.

Board of Directors Decision No.SK/DIR/027/0722 dated 18 July 2022 regarding Members 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 Nominasi dan Remunerasi / Member of Nomination and Remuneration Committee



Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/027/0722 tanggal 18 Juli 2022 tentang Anggota Komite Nominasi dan Remunerasi PT Bank Ina Perdana Tbk.

Board of Directors Decision No.SK/DIR/027/0722 dated 18 July 2022 regarding Members 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 Nominasi dan Remunerasi / Member of Nomination and Remuneration Committee



Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/027/0722 tanggal 18 Juli 2022 tentang Anggota Komite Nominasi dan Remunerasi PT Bank Ina Perdana Tbk.

Board of Directors Decision No.SK/DIR/027/0722 dated 18 July 2022 regarding Members 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 Profiles of the Profiles of Executive in this Annual Report.

Profil Komite Pemantau Risiko

Profile of Risk Monitoring Committee

Yohanes Santoso Wibowo

Ketua Komite Pemantau Risiko / Chairperson of Risk Monitoring Committee



Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/021/0622 tanggal 27 Juni 2022 tentang Anggota Komite Pemantau Risiko PT Bank Ina Perdana Tbk.

Board of Directors Decision No. SK/DIR/021/0622 dated 27 June 2022 regarding 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 Komite Pemantau Risiko / Risk Monitoring Committee Member



Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/021/0622 tanggal 27 Juni 2022 tentang Anggota Komite Pemantau Risiko PT Bank Ina Perdana Tbk.

Board of Directors Decision No. SK/DIR/021/0622 dated 27 June 2022 regarding Members of the Risk Monitoring Committee of PT Bank Ina Perdana Tbk.



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.

Profil dapat dilihat pada Profil Komite Audit dalam Laporan Tahunan ini.
Profiles can be seen in the Profiles of the Audit Committee in this Annual Report.

Jacobus Sindu Adisuwono

Anggota Komite Pemantau Risiko / Risk Monitoring Committee Member



Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. SK/DIR/021/0622 tanggal 27 Juni 2022 tentang Anggota Komite Pemantau Risiko PT Bank Ina Perdana Tbk.

Board of Directors Decision No. SK/DIR/021/0622 dated 27 June 2022 regarding Members of the Risk Monitoring Committee of PT Bank Ina Perdana Tbk.



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.

Profil dapat dilihat pada Profil Komite Audit dalam Laporan Tahunan ini.
Profiles can be seen in the Profiles of the Audit Committee in this Annual Report.

Komposisi Pemegang Saham [POJK51-C.3]

Composition of Shareholders

Uraian Description	Kepemilikan Saham Awal Tahun Share Ownership at Beginning of 2023			Kepemilikan Saham Akhir Tahun 2023 Share Ownership at End of 2023		
	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 Pionsontama	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
PT Philadel Terra Lestari	340.908.200	34.090.820.000	5,56	-	-	-
Kepemilikan <5% Ownership < 5%						
Masyarakat (masing-masing di bawah 5%) Public (each less than 5%)	924.770.190	92.477.019.000	15,08	1.265.678.390	126.567.839.000	20,63
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 Share Ownership at Beginning of 2023			Kepemilikan Saham Akhir Tahun 2023 Share Ownership at End of 2023		
	Jumlah Saham Total Shares	Nilai Nominal Nominal Value (Rp)	Kepemilikan Ownership (%)	Jumlah Saham Total Shares	Nilai Nominal Nominal Value (Rp)	Kepemilikan Ownership (%)
Institusi Asing Foreign Institutions	19	1.642.942.242	26,78	18	1.643.964.442	26,80
Institusi Lokal Local Institution	38	4.416.456.315	71,99	38	4.433.069.915	72,26
Individu Asing Foreign Individuals	7	373.000	0,01	3	88.600	0,00
Individu Lokal Local Individuals	1.857	74.945.108	1,22	1.350	57.593.708	0,94
Total	1.921	6.134.716.665	100,00	1.409	6.134.716.665	100,00

Kepemilikan Saham Dewan Komisaris dan Direksi

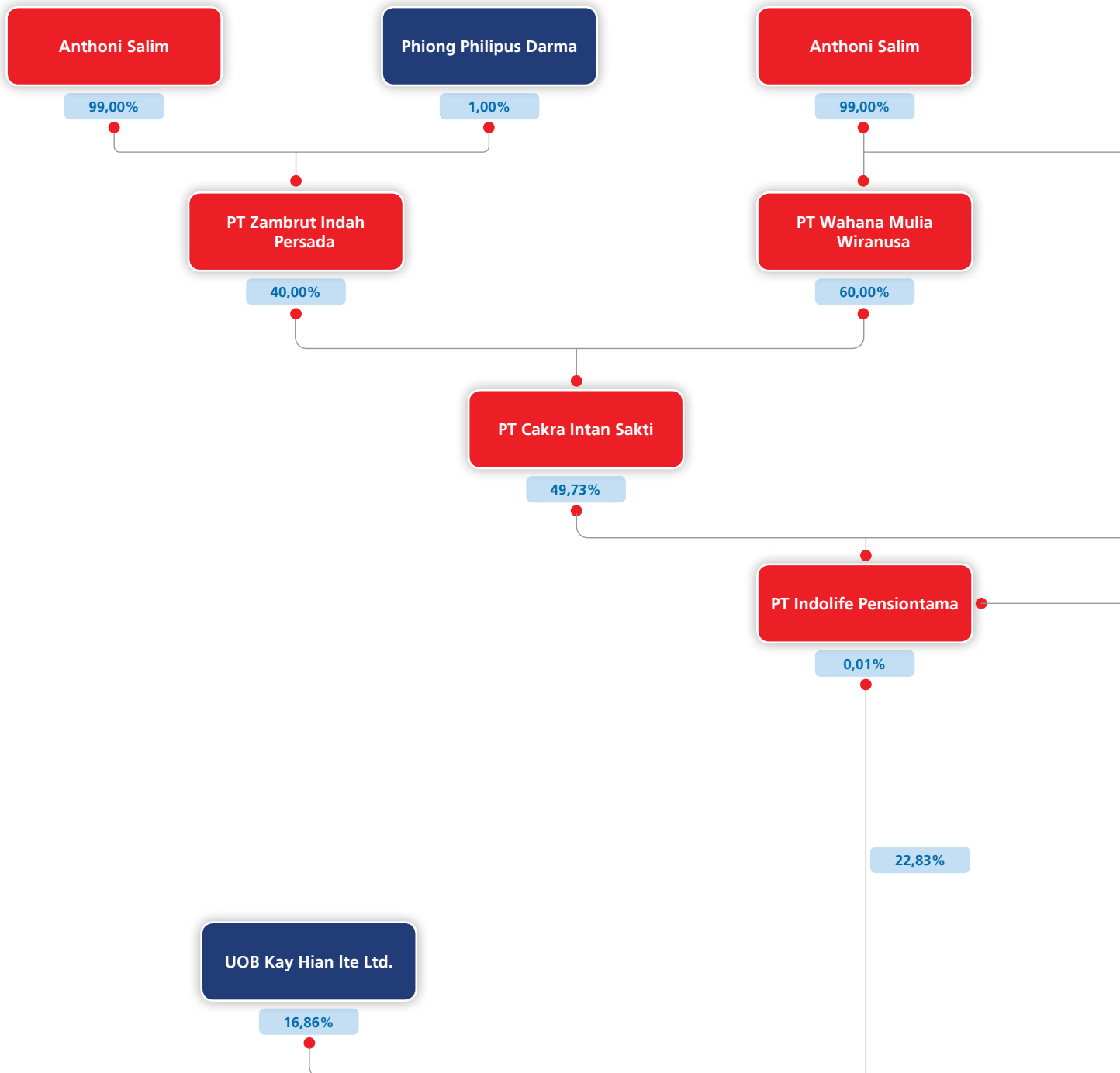
Berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan No. 11/POJK.04/2017, setiap anggota Dewan Komisaris dan Direksi Perusahaan Terbuka wajib melaporkan kepemilikan saham dan setiap perubahan kepemilikannya dalam waktu 3 hari kerja setelah transaksi dilakukan. Untuk tahun buku 2023, Dewan Komisaris dan Direksi tidak memiliki saham di PT Bank Ina Perdana Tbk, baik secara langsung maupun tidak langsung.

Share Ownership of the Board of Commissioners and Board of Directors

Based on the provisions of Financial Services Authority Regulation No. 11/POJK.04/2017, each member of the Board of Commissioners and the Board of Directors of a Public Company must report his/her share ownership and any changes in ownership within 3 working days after the transaction. For the financial year 2023, the Board of Commissioners and the Board of Directors did not own shares in PT Bank Ina Perdana Tbk, either directly or indirectly.

Pemegang Saham Utama dan Pengendali

Major and Controlling Shareholders



Berdasarkan bagan tersebut, Pemegang Saham Utama Bank Ina adalah PT Indolife Pensiontama, sedangkan pemilik manfaat terakhir Bank adalah Anthoni Salim. Informasi terkait Pemegang Saham Utama Bank diungkapkan sebagai berikut.

Based on the chart, the Major Shareholder of Bank Ina is PT Indolife Pensiontama, while the ultimate beneficial owner of the Bank is Anthoni Salim. Information related to the Bank's Major Shareholder is disclosed as follows.





PT Indolife Pensiontama

Alamat Address	Wisma Indocement Lt. 2 Jl. Jenderal Sudirman Kav. 70 - 71 Jakarta 12910 T : +62 21 522 4074 (Hunting) F : +62 21 522 4080
Kepengurusan Management	Dewan Komisaris / Board of Commissioners Komisaris Utama / President Commissioner : Phiong Philipus Darna Komisaris Independen / Independent Commissioner : Indomen Saragih Komisaris Independen / Independent Commissioner : Pramono Margono Direksi / Board of Directors Direktur Utama / President Director : Andreas S Soedjijanto Direktur / Director : Juli Priyatno Direktur / 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 low-cost company, 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 menjamin bahwa Pemegang Saham Mayoritas maupun Minoritas mendapatkan perlakuan yang sama terkait keterbukaan informasi. Langkah ini dilakukan guna mencegah adanya informasi pihak dalam (*inside information*) yang hanya diketahui oleh Pemegang Saham Mayoritas. Pelaksana fungsi keterbukaan informasi di Bank Ina adalah Sekretaris Perusahaan.

Equal Treatment to All Shareholders

Bank Ina guarantees that Majority and Minority Shareholders receive equal treatment regarding information disclosure. This measure is intended to prevent inside information that is known only by the Majority Shareholders. The executor of the information disclosure function at Bank Ina is the Corporate Secretary.

Kronologi Penerbitan Saham

Chronology of Share Issuance

Bank Ina mencatatkan saham di Bursa Efek Indonesia sejak 16 Januari 2014. Kronologi pencatatan saham Bank hingga 31 Desember 2023 diungkapkan sebagai berikut.

Bank Ina has listed its shares on Indonesia Stock Exchange since January 16, 2014. The chronology of the Bank's share listing until December 31, 2023 is disclosed 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 (<i>Rights Issue</i>) 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 (<i>Rights Issue</i>) 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 (<i>Rights Issue</i>) III Pre-emptive Rights (Rights Issue) III	282.718.750	100	4.200	5.937.093.750
14-20 Desember 2022 14-20 December 2022	Hak Memesan Efek Terlebih Dahulu (<i>Rights Issue</i>) 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

Bank Ina tidak menerbitkan efek selain saham di bursa mana pun hingga akhir tahun 2023.

Bank Ina did not issue securities other than shares on any stock exchange until the end of 2023.

Entitas Anak, Perusahaan Asosiasi, dan Perusahaan Ventura

Subsidiaries, Associate Companies, and Venture Companies

Hingga 31 Desember 2023, Bank Ina tidak memiliki Entitas Anak, perusahaan asosiasi, dan perusahaan ventura, sehingga tidak ada informasi yang perlu dilaporkan.

As of December 31, 2023, Bank Ina did not have Subsidiaries, associated companies, and venture companies, so there was no information that needed to be reported.

Struktur Grup

Group Structure

Sehubungan dengan tidak adanya Entitas Anak maupun Entitas Asosiasi, maka Bank Ina tidak memiliki informasi terkait Struktur Grup Bank dalam Laporan Tahunan ini.

Due to the absence of Subsidiaries or Associated Entities, Bank Ina does not have information regarding the Bank Group Structure in this Annual Report.

Akuntan Publik

Public Accountant

Kantor Akuntan Publik Public Accounting Firm	Purwantono, Sungkoro & Surja
Nama Akuntan Publik Public Accountant Name	Danil Setiadi Handaja
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 2023-Desember 2023 January 2022-December 2023
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 Rp1.282.050.000,- 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
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 2023-Desember 2023. January 2023-December 2023.

Biro Administrasi Efek Share Registrar Bureau	
Nama Name	PT Raya Saham Registra
Alamat Address	Gedung Plaza Sentral Lt. 2 Jl. Jendral 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	Rp55.500.000,-
Periode Penugasan Assignment Period	Januari 2023-Desember 2023. January 2023-December 2023.

Notaris Notary	
Nama Name	Edward Suharjo Wiryomartani, SH, MKn
Alamat Address	Jl. Kopi Barat No. 15 Jakarta 11230 T : +62 21 690 7545, 691 0727, 692 8408 W : +62 690 3263
Jasa yang Diberikan Services Provided	Pembuatan akta dan pendampingan acara RUPS Luar Biasa. Preparation of deed and assistance for Extraordinary GMS events.
Biaya Fee	Rp35.897.436,-
Periode Penugasan Assignment Period	2023

Notaris Notary	
Nama Name	Christina Dwi Utami, SH, MHum, MKn
Alamat Address	Kompleks Ketapang Indah Blok B-2 No. 4-5 Jl. KH Zainul Arifin No. 2 Jakarta 11140 T : +62 21 630 1511 W : +62 633 7851
Jasa yang Diberikan Services Provided	Pembuatan akta dan pendampingan acara RUPS Tahunan. Preparation of deed and assistance for Annual GMS events.
Biaya Fee	Rp16.650.000,-
Periode Penugasan Assignment Period	2023

Informasi pada Situs Web Bank

Information on the Bank's Website

Informasi terkini terkait Bank Ina senantiasa dipublikasikan melalui situs web (www.bankina.co.id), yang pengungkapannya senantiasa disesuaikan dengan Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik.

The latest information related to Bank Ina is always published through the website (www.bankina.co.id), in which the disclosure is always adjusted to the Financial Services Authority Regulation No. 8/POJK.04/2015 on Website 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.



Dapat transfer bank tunai
dengan Kartu ATM Bank

ATM Bank Ina

Salim Group



Wilayah Operasional dan Jaringan

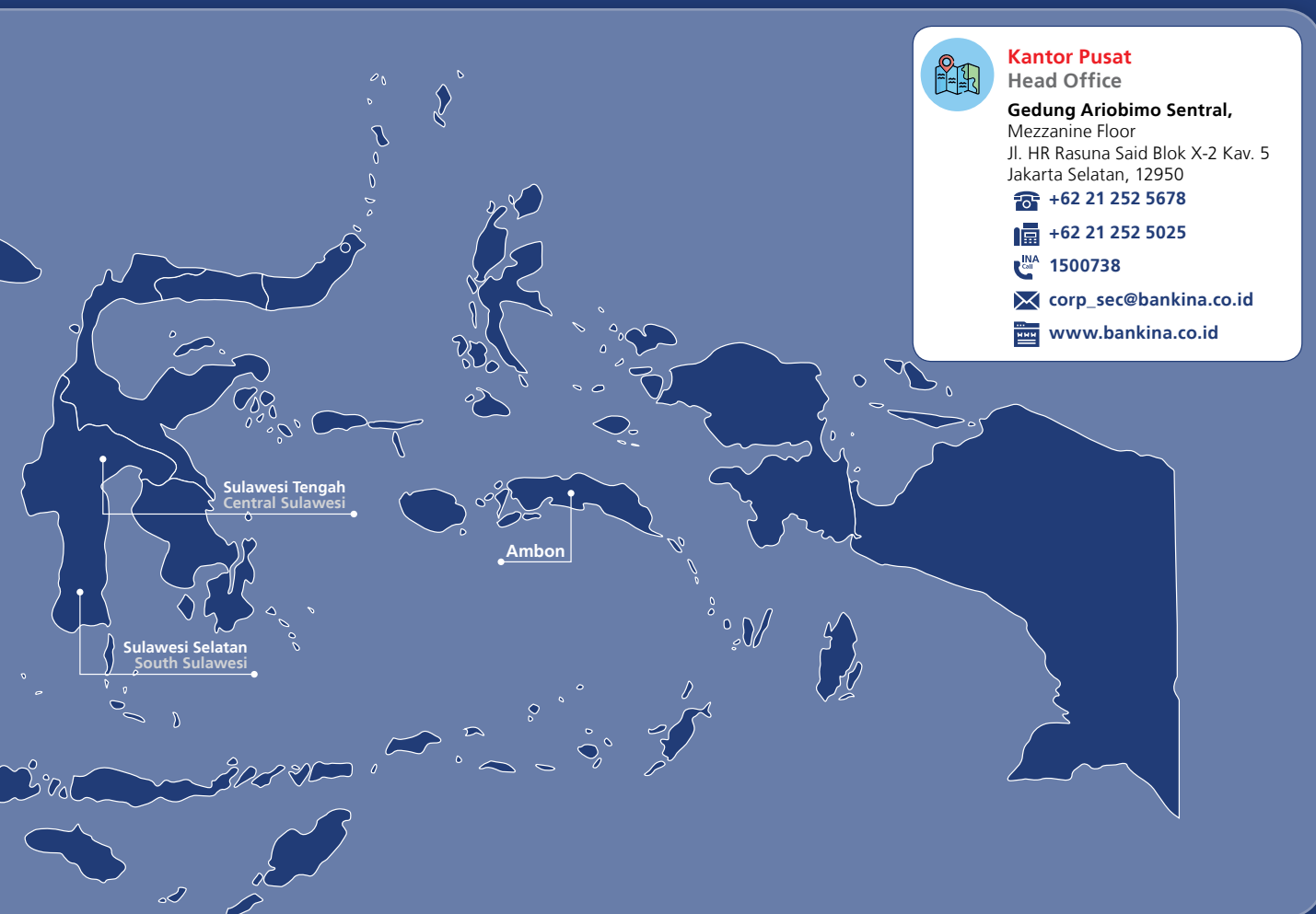
Operational Area and Network

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	Gedung Ariobimo Sentral, Jl. HR Rasuna Said Blok X-2 Kav. 5, Jakarta 12950
	KC Pasar Minggu	Jl. Raya Pasar Minggu No. 16A, Jakarta Selatan 12780
	KC Kelapa Gading	Jl. Boulevard Raya Blok LA-1, No. 16-17, Kelapa Gading, Jakarta Utara 14240
	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, 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



Wilayah Region	Status Kantor Nama Cabang Office Status Branch Name	Alamat Address
DKI Jakarta	KCP Wisma Indocement	Jl. Jenderal Sudirman Kav. 70 - 71, Setiabudi, Jakarta 12910
	KCP Wisma 46	Wisma 46, Kota BNI Suite G.15, Ground Floor, Jl. Jenderal Sudirman Kav. 1, Jakarta Pusat 10220
	KCP UKI	Kampus UKI, Jl. Mayjend Sutoyo No. 2, Cawang, Jakarta Timur 13630
	KCP Sudirman Plaza	Sudirman Plaza, Indofood Tower Lt. 1, Jl. Jenderal Sudirman Kav. 76-78, Kuningan, Karet Semanggi, Setiabudi, Jakarta Selatan 12910
	KCP UKRIDA 1	Kampus UKRIDA 1, Jl. Tanjung Duren Raya No. 4, Jakarta Barat 11470
	KCP Soepomo	PT Pabrik Kaos Aseli, Jl. Prof. DR. Soepomo, SH No.2, Menteng Dalam, Tebet, Jakarta 12870
	KF Indogrosir Kemayoran	Jl. Terusan Angkasa Blok B-2 Kav. 1, Jakarta Pusat
	KCP Indogrosir Cipinang	Jl. Pisangan Timur No. 1, Jakarta Timur

Wilayah Region	Status Kantor Nama Cabang Office Status Branch Name	Alamat Address
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 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 Bandung	Jl. Gatot Subroto No.47B, Bandung 40262
	KCP Indogrosir Karawang	Jl. Lingkar Tanjungpura, Nagasari, Karawang Barat 41312
	KCP Indogrosir Bekasi	Jl. Baru Terusan I Gusti Ngurahrai, RT 11/ RW 12, 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 Galaxy	Pertokoan Taman Galaxi Indah, Jl. Boulevard Blok G No. 16, Bekasi 17147
	KCP Kota Bukit Indah	Komplek Sentra Niaga, Blok A II No. 29 Kantor A3, Kota Bukit Indah, Purwakarta, Jawa Barat, 41181
	KCP Indogrosir Sukabumi	Jl. Lingkar Selatan No.26, Sudajaya Hilir, Baros Sukabumi 43161
	KF Indogrosir Bandung	Jl. Ahmad Yani No. 806, Cicaheum, Bandung
DI Yogyakarta	KC Yogyakarta	Jl. P Diponegoro No. 42, DI Yogyakarta 55232
	KF Indogrosir Yogyakarta	Jl. Raya Magelang Km. 6, Yogyakarta
Jawa Tengah Central Java	KC Semarang	Jl. Depok No. 38 D, Kembangsari, Semarang Tengah, Jawa Tengah 50133
	KC Tegal	Jl. Jend. Sudirman No. 42, Pekauman, Tegal Barat, Tegal 52125
	KC Solo	Jl. Slamet Riyadi No. 141, Solo 57151
	KCP Indogrosir Solo	Jl. Raya Solo - Tawangmangu KM. 7.2, Dagen, Jaten, Karanganyar 57554
	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
Jawa Timur East Java	KC Kertajaya	Jl. Kertajaya No. 224, Surabaya, Jawa Timur 60282
	KC Malang	Jl. Let. Jend. S Parman No. 47 A-B, Purwantoro, Blimbing, Jawa Timur 65122
	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
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
Maluku	KC Ambon	Jl. Dr. Setia Budi No. 24, Ahusen, Sirimau, Ambon 97127
	KCP Indogrosir Ambon	Jl. Y Syaranamual, Hunuth/Durian Patah, Teluk Ambon, Maluku 97223
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
Denpasar	KC Denpasar	Jl. Gatot Subroto No. 334 C, Denpasar Utara 80233

Keterangan / Remark

KC : Kantor Cabang / Branch Offices

KCP : Kantor Cabang Pembantu / Sub-Branch Offices

KF : Kantor Fungsional / Functional Office

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
17 Januari 2023 January 17, 2023	<i>Webinar: Tren Perbankan di Tahun 2023</i> Webinar: Banking Trends in 2023	- Inawaty Handojo - Yohanes Santoso Wibowo - Josavia Rachman Ichwan	Otoritas Jasa Keuangan Financial Services Authority
8 Februari 2023 February 8, 2023	Pertemuan Tahunan Industri Jasa keuangan 2023 Financial Services Industry Annual Meeting 2023	Yohanes Santoso Wibowo	Otoritas Jasa Keuangan Financial Services Authority
23 Februari 2023 February 23, 2023	Webinar "The Role of Governance Risk & Compliance (GRC) in Supporting Financial Sector Performance"	- Inawaty Handojo - Yohanes Santoso Wibowo - Josavia Rachman Ichwan	Otoritas Jasa Keuangan Financial Services Authority
7 Maret 2023 March 7, 2023	Webinar: The Role of Governance, Risk, and Compliance (GRC) in Supporting Financial Sector Performance	Josavia Rachman Ichwan	Otoritas Jasa Keuangan Financial Services Authority
7 Maret 2023 March 7, 2023	<i>Webinar "Pengintiaan Data di Era Digital, Siapkah Bank?"</i> Webinar "Data Snooping in Digital Age, Are Banks Ready?"	- Inawaty Handojo - Yohanes Santoso Wibowo	Infobank
6 April 2023 April 6, 2023	<i>Refreshment Manajemen Risiko</i> Risk Management Refreshment	- Inawaty Handojo - Yohanes Santoso Wibowo - Josavia Rachman Ichwan	Arfaidhams Secret
6 April 2023 April 6, 2023	<i>Webinar: Lesson Learned Kasus Silicon Valley Bank (SVB)</i> Webinar: Lessons Learned from the Silicon Valley Bank (SVB) Case	- Yohanes Santoso Wibowo - Josavia Rachman Ichwan	Lembaga Pengembangan Perbankan Indonesia Indonesia's Banking Development Institute
30-31 Agustus 2023 August 30-31, 2023	IIA Indonesia National Conference	Inawaty Handojo	Tim Institute of Internal Auditors
19 September 2023 September 19, 2023	Sosialisasi Peraturan Otoritas Jasa Keuangan tentang Penerapan Tata Kelola bagi Bank Umum Dissemination of Financial Services Authority Regulation on the Implementation of Corporate Governance for Commercial Banks	Inawaty Handojo	Otoritas Jasa Keuangan Financial Services Authority

Pelatihan Direksi

Board of Directors' Training

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
6 Januari 2023 January 6, 2023	Ramah Tamah dan Diskusi BI BI Hospitality and Discussion	Kiung Hui Ngo	Bank Indonesia
8 Januari 2023 January 8, 2023	Sosialisasi Penguatan Kepesertaan Operasi Moneter dalam Rangka Integrasi Pengelolaan Moneter dengan Pengembangan Pasar Uang Dissemination of Strengthening Monetary Operation Participation in the Framework of Monetary Management Integration with Money Market Development	Kiung Hui Ngo	Bank Indonesia
10 Januari 2023 January 10, 2023	<i>Webinar: Outlook Industri Jasa Keuangan di tahun 2023</i> Webinar: Financial Services Industry Outlook in 2023	Kiung Hui Ngo	Otoritas Jasa Keuangan Financial Services Authority
17 Januari 2023 January 17, 2023	<i>Webinar: Tren Perbankan di Tahun 2023</i> Webinar: Banking Trends in 2023	- Kiung Hui Ngo - Adhiputra Tanoyo	Otoritas Jasa Keuangan Financial Services Authority

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
19 Januari 2023 January 19, 2023	Rapat Koordinasi Tahun 2023 2023 Coordination Meeting	- Adhiputra Tanoyo - Daniel Budirahayu	Pusat Pelaporan dan Analisis Transaksi Keuangan Financial Transaction Reports and Analysis Center
31 Januari 2023 January 31, 2023	Webinar: Sustainable Trends to Watch Out in 2023	Kiung Hui Ngo	Perhimpunan Bank Nasional National Bank Association
2 Februari 2023 February 2, 2023	Webinar: Implementasi Artificial Intelligence Webinar: Implementation of Artificial Intelligence	Yulius Purnama Junaedi	Otoritas Jasa Keuangan Financial Services Authority
6 Februari 2023 February 6, 2023	Pertemuan Tahunan Industri Jasa keuangan 2023 Financial Services Industry Annual Meeting 2023	Adhiputra Tanoyo	Otoritas Jasa Keuangan Financial Services Authority
15 Februari 2023 February 15, 2023	Forum Diskusi Terbatas: <i>Uncovering Cybercrime Through the Power of Collaborations</i> Limited Discussion Forum: Uncovering Cybercrime Through the Power of Collaborations	Yulius Purnama Junaedi	Perhimpunan Bank Nasional National Bank Association
21 Maret 2023 March 21, 2023	Seminar: Navigating International Sanctions Regimes for Public and Private Financial Stakeholders	Daniel Budirahayu	US Department of State bekerja sama dengan Moody's Analytics & CRDF Global via Perhimpunan Bank Nasional US Department of State in collaboration with Moody's Analytics & CRDF Global via National Bank Association
21 Maret 2023 March 21, 2023	Coaching Clinic 1: Way forward for ESG: Streamlining and Impact Reporting	Adhiputra Tanoyo	Indonesia Global Compact Network & Bursa Efek Indonesia Indonesia Global Compact Network & Indonesia Stock Exchange
28 Maret 2023 March 28, 2023	Coaching Clinic 2: Creating a Safe, Fair, and Decent Work Environment: Sustainability Reporting and Impact Assessment for Human Rights	Adhiputra Tanoyo	Indonesia Global Compact Network & Bursa Efek Indonesia Indonesia Global Compact Network & Indonesia Stock Exchange
4 April 2023 April 4, 2023	Coaching Clinic 3: Integrating SDG 16 Business Framework into Business Strategy	Adhiputra Tanoyo	Indonesia Global Compact Network & Bursa Efek Indonesia Indonesia Global Compact Network & Indonesia Stock Exchange
6 April 2023 April 6, 2023	Webinar: Anti Money Laundering in Digital Era: Lesson Learned from Selected Countries	Adhiputra Tanoyo	Otoritas Jasa Keuangan Financial Services Authority
6 April 2023 April 6, 2023	<i>Refreshment</i> Manajemen Risiko Risk Management Refreshment	- Kiung Hui Ngo - Yulius Purnama Junaedi	Arfaidhams Secret
17 Mei 2023 May 17, 2023	Meningkatkan Kolaborasi Perbankan dalam Rangka Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang dalam Penyelenggaraan Pemilu dan Pilkada yang Berintegritas dan Akuntabel Enhancing Banking Collaboration in the Prevention and Eradication of Money Laundering in the Implementation of Elections and Regional Head Elections with Integrity and Accountability	Adhiputra Tanoyo	Tim Forum Komunikasi Direktur Kepatuhan Perbankan Banking Compliance Director Communication Forum Team
24 Mei 2023 May 24, 2023	Webinar: Understanding the Landscape and Significance of GSS Bonds	Kiung Hui Ngo	Bursa Efek Indonesia Indonesia Stock Exchange
24 Mei 2023 May 24, 2023	Webinar: Understanding the Key Elements of GSS Bonds	Kiung Hui Ngo	Bursa Efek Indonesia Indonesia Stock Exchange
24-25 Juli 2023 July 24-25, 2023	Sertifikasi <i>Anti-Fraud</i> Unit Internal Bank Certification of Anti-Fraud Bank Internal Unit	Adhiputra Tanoyo	Tim American Academy of Financial Management
1 Agustus 2023 August 1, 2023	Sosialisasi Peraturan Otoritas Jasa Keuangan No. 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan Dissemination of Financial Services Authority Regulation No. 9 of 2023 on the Use of Public Accountant Services and Public Accounting Firm in Financial Services Activities	Kiung Hui Ngo	Otoritas Jasa Keuangan Financial Services Authority

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
24-25 Agustus 2023 August 24-25, 2023	<i>Workshop: Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Keuangan berdasarkan Peraturan Otoritas Jasa Keuangan No. 8 Tahun 2023</i> Workshop: Implementation of Anti-Money Laundering Program, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction in the Financial Sector based on Financial Services Authority Regulation No. 8 of 2023	Yandy Ramadhani	Tim Keypro
31 Agustus 2023 August 31, 2023	Webinar: Enhancing Financial Performance through Data Analytics	Kiung Hui Ngo	Otoritas Jasa Keuangan Financial Services Authority
15 September 2023 September 15, 2023	Pelatihan <i>Green Banking & Keuangan Berkelanjutan</i> Green Banking & Sustainable Finance Training	Adhiputra Tanoyo	Edy Hartono
18-22 September 2023 September 18-22, 2023	ASEAN Global Leadership Program	Kiung Hui Ngo	Tim SRW & Co
19 September 2023 September 19, 2023	Sosialisasi Peraturan Otoritas Jasa Keuangan tentang Penerapan Tata Kelola Bagi Bank Umum Dissemination of Financial Services Authority Regulation on the Implementation of Governance for Commercial Banks	Adhiputra Tanoyo	Otoritas Jasa Keuangan Financial Services Authority
18 Oktober 2023 October 18, 2023	Online: ACMF-ISSB Technical Training on IFRS Sustainability Disclosures Standards for Regulators and Corporate Prepares	Kiung Hui Ngo	Otoritas Jasa Keuangan Financial Services Authority
7 November 2023 November 7, 2023	<i>4th Legal Forum: Urgensi Regulatory Technology dan Digital Evidence dalam Mendukung Efektivitas Penegakan Hukum TPPU dan TPPT</i> 4 th Legal Forum: The Urgency of Regulatory Technology and Digital Evidence in Supporting the Effectiveness of ML and TPPT Law Enforcement	Adhiputra Tanoyo	Pusat Pelaporan dan Analisis Transaksi Keuangan Financial Transaction Reports and Analysis Center
9 November 2023 November 9, 2023	Webinar: How to Drive Corporate Performance through Accounting Practices	Kiung Hui Ngo	Otoritas Jasa Keuangan Financial Services Authority
17 November 2023 November 17, 2023	Webinar: Sharing Knowledge Sustainability	Kiung Hui Ngo	Perhimpunan Bank Nasional National Bank Association
17 November 2023 November 17, 2023	Sharing Session: Pengamanan dan Penanganan Insiden Siber	Adhiputra Tanoyo	Perhimpunan Bank Nasional National Bank Association
23 November 2023 November 23, 2023	5 th Indonesia Fintech Summit & Expo 2023	Kiung Hui Ngo	Fintech Indonesia
6 Desember 2023 December 6, 2023	Cyber Security pada Operasional Perbankan: Secure Today, Empower Tomorrow	Yulius Purnama Junaedi	Forum Komunikasi Direktur Operasional Perbankan Banking Compliance Director Communication Forum Team

Pelatihan Komite Audit

Pelatihan yang diikuti Inawaty Handojo selaku Ketua Komite Audit diungkapkan pada bagian Pelatihan Dewan Komisaris. Sementara itu, Ivan Purnama Sanoesi dan Jacobus Sindu Adisuwono selaku anggota Komite Audit melaksanakan pelatihan secara mandiri melalui buku dan beragam media informasi digital.

Audit Committee's Training

The training attended by Inawaty Handojo as Chairman of the Audit Committee is disclosed in the Board of Commissioners Training section. Meanwhile, Ivan Purnama Sanoesi and Jacobus Sindu Adisuwono as members of the Audit Committee carried out training independently through books and various digital information media.

Pelatihan Komite Nominasi dan Remunerasi

Nomination and Remuneration Committee's Training

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
11-13 Mei 2023 May 11-13, 2023	Business Results Thru Future Human Resources Capabilities	Liza L Widyasari	Tim Digital & Human Transformation CDHX

Catatan / Notes:

Pelatihan yang diikuti Inawaty Handoyo selaku ketua Komite Nominasi dan Remunerasi serta Yohanes Santoso Wibowo dan Josavia Rachman Ichwan selaku Anggota Komite Nominasi dan Remunerasi diungkapkan pada bagian Pelatihan Dewan Komisaris.

Training attended by Inawaty Handoyo as Chairman of the Nomination and Remuneration Committee and Yohanes Santoso Wibowo and 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

Pelatihan Yohanes Santoso Wibowo selaku Ketua Komite Pemantau Risiko diungkapkan pada bagian Pelatihan Dewan Komisaris. Sementara itu, Ivan Purnama Sanoesi dan Jacobus Sindu Adisuwono selaku anggota Komite Pemantau Risiko melaksanakan pelatihan secara mandiri melalui buku dan beragam media informasi digital.

The training of Yohanes Santoso Wibowo as Chairman of the Risk Monitoring Committee is disclosed in the Board of Commissioners Training section. Meanwhile, Ivan Purnama Sanoesi and Jacobus Sindu Adisuwono as members of the Risk Monitoring Committee carried out training independently through books and various digital information media.

Pelatihan Divisi Corporate Secretary

Corporate Secretary's Division's Training

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
7-8 Februari 2023 February 7-8, 2023	Pembekalan Manajemen Risiko Level 1 Level 1 Risk Management Briefing	Sukmawaty Andri Syukri	Arfaidhams Secret
11 Februari 2023 February 11, 2023	Ujian Manajemen Risiko Level 1 Risk Management Exam Level 1	Sukmawaty Andri Syukri	Badan Sertifikasi Manajemen Risiko Risk Management Certification Body
21-23 Februari 2023 February 21-23, 2023	Workshop Corporate Governance Officer	Feliks Suranta Tarigan	Tim Indonesia Corporate Secretary Association Indonesia Corporate Secretary Association Team
17 Mei 2023 May 17, 2023	Sosialisasi eASY.KSEI Dissemination of eASY.KSEI	Sukmawaty Andri Syukri	PT Kustodian Sentral Efek Indonesia (KSEI)
30 Mei 2023 May 30, 2023	Sosialisasi BIK tahun 2023 Dissemination of BIK in 2023	Sukmawaty Andri Syukri	Otoritas Jasa Keuangan Financial Services Authority
30 Mei 2023 May 30, 2023	Effective Risk Management for Corporate Secretary	Feliks Suranta Tarigan	Indonesia Corporate Secretary Association (ICSA)
8 Juni 2023 June 8, 2023	Webinar Regulatory ICSA Pendalaman Peraturan Otoritas Jasa Keuangan No. 14/POJK.04/2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka dengan Memberikan Hak Memesan Efek Terlebih Dahulu Webinar on ICSA Regulatory, In-depth of Financial Services Authority Regulation No. 14/POJK.04/2019 on Amendments to Financial Services Authority Regulation No. 32/POJK.04/2015 on Capital Increase with Pre-emptive Rights of Public Companies	Feliks Suranta Tarigan	Indonesia Corporate Secretary Association (ICSA)
22 Juni 2023 June 22, 2023	Mengenal Lebih Jauh Pengaturan Undang-Undang Pengembangan dan Penguatan Sektor Keuangan (P2SK) dalam Rangka Penguatan Sektor Perbankan Getting to Know More about the Arrangement of Financial Sector Development and Strengthening Law (P2SK) in the Framework of Strengthening the Banking Sector	Feliks Suranta Tarigan	Otoritas Jasa Keuangan Financial Services Authority

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
23 Juni 2023 June 23, 2023	Sosialisasi <i>Information Security Awareness</i> Dissemination of Information Security Awareness	Sukmawaty Andri Syukri	Internal Bank
13 Juli 2023 July 13, 2023	Pendalaman Peraturan Otoritas Jasa Keuangan No. 42/POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan dan Peraturan Otoritas Jasa Keuangan No. 17/POJK.04/2020 tentang Transaksi Material dan Perubahan Kegiatan Usaha Utama In-depth of Financial Services Authority Regulation No. 42/POJK.04/2020 on Affiliated Transactions and Conflict of Interest Transactions and Financial Services Authority Regulation No. 17/POJK.04/2020 on Material Transactions and Changes in Main Business Activities.	Feliks Suranta Tarigan	Indonesia Corporate Secretary Association (ICSA)
20 Juli 2023 July 20, 2023	Mengenal Lebih Jauh Pengaturan Undang-Undang P2SK dalam Rangka Penguatan Sektor Pasar Modal Getting to Know More about P2SK Law Arrangement in the Context of Strengthening Capital Market Sector	Feliks Suranta Tarigan	Otoritas Jasa Keuangan Financial Services Authority
31 Juli 2023 July 31, 2023	Pendalaman dan <i>Updating</i> Peraturan Otoritas Jasa Keuangan In-depth and Updating Financial Services Authority Regulations	Feliks Suranta Tarigan	Asosiasi Emiten Indonesia (AEI)
3 Agustus 2023 August 3, 2023	Sosialisasi Perubahan Peraturan No. I-V tentang Ketentuan Khusus Pencatatan Saham dan Efek Bersifat Ekuitas Selain Saham yang Diterbitkan oleh Perusahaan Tercatat di Papan Akselerasi Dissemination of Amendments to Regulation No. I-V on Special Provisions for Listing Shares and Equity Securities Other than Shares Issued by Listed Companies on the Accelerated Board	Feliks Suranta Tarigan	Bursa Efek Indonesia Indonesia Stock Exchange
19 September 2023 September 19, 2023	Sosialisasi Kegiatan Puncak Bulan Inklusi Keuangan Tahun 2023 Dissemination of Financial Inclusion Month Peak Activities in 2023	Sukmawaty Andri Syukri	Otoritas Jasa Keuangan Financial Services Authority
20 September 2023 September 20, 2023	Peluncuran Publikasi Statistik IDX <i>New Listing Information</i> Launching of Publication of IDX New Listing Information Statistics	Sukmawaty Andri Syukri	Bursa Efek Indonesia Indonesia Stock Exchange
23 September 2023 September 23, 2023	Penerapan <i>Green Banking</i> dan Keuangan Berkelanjutan Implementation of Green Banking and Sustainable Finance	Sukmawaty Andri Syukri & Priskilla	Internal Bank
3 Oktober 2023 October 3, 2023	<i>Listed Companies Compliance Refreshment</i>	Feliks Suranta Tarigan	Indonesia Corporate Secretary Association (ICSA)
23 November 2023 November 23, 2023	Pendalaman Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana Penyelenggaraan dan Rapat Umum Pemegang Saham Perusahaan Terbuka In-depth of Financial Services Authority Regulation No. 15/POJK.04/2020 on the Planning and Organizing General Meeting of Shareholders of Public Companies	Sukmawaty Andri Syukri & Priskilla	Indonesia Corporate Secretary Association (ICSA)

Pelatihan Kepala Divisi Manajemen Risiko

Head of Risk Management Division's Training

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
23 September 2023 September 23, 2023	Pelatihan <i>Green Banking</i> & Keuangan Berkelanjutan Green Banking & Sustainability Finance Training	Ernawati Soegito	Edy Hartono



Analisis dan Pembahasan Manajemen

Management
Discussion and
Analysis



04





Tinjauan Makroekonomi Global dan Nasional

Global and National Macroeconomic Overview

Tinjauan Perekonomian Global

Pertumbuhan ekonomi global tahun 2023 melambat dengan ketidakpastian pasar keuangan yang mereda di tengah divergensi antarnegara yang semakin melebar. Berdasarkan data World Bank dalam *Global Economic Prospect* Januari 2024, perekonomian global diperkirakan melambat, dari sebelumnya 3,0% (yoy) di tahun 2022 menjadi 2,6% (yoy) di tahun 2023^[1].

Perlambatan ekonomi tersebut disebabkan oleh sejumlah faktor, seperti fragmentasi geopolitik-ekonomi, seiring dengan masih berlangsungnya perang Rusia di Ukraina, ketegangan Israel dan Palestina sejak awal Oktober 2023, serta ketegangan perdagangan antara Amerika Serikat (AS) dan Tiongkok yang berdampak pada penurunan volume perdagangan dunia. Perlambatan ekonomi global juga disebabkan oleh pengetatan moneter yang harus ditempuh bank-bank sentral untuk menurunkan inflasi, dengan kenaikan suku bunga yang sangat tinggi di negara maju, khususnya AS^[2].

Sementara itu, melonjaknya utang pemerintah untuk membiayai ekspansi kebijakan fiskal di negara maju, khususnya AS, makin mendorong suku bunga dan kuatnya dolar AS di pasar keuangan global sehingga menarik aliran modal dunia dalam jumlah besar. Di negara *Emerging Market and Developing Economies* (EMDEs), otoritas moneter diharuskan memperkuat respons kebijakan untuk menjaga stabilitas eksternal dari dampak negatif rambatan global tersebut, termasuk pembalikan aliran investasi portofolio dan tingginya tekanan pelemahan nilai tukar^[2].

Tinjauan Perekonomian Nasional

Di tengah ketidakpastian dan perlambatan global, ekonomi Indonesia tetap tumbuh kuat dan stabil. Berdasarkan data dari Badan Pusat Statistik dalam Berita Resmi Statistik edisi Februari 2024, ekonomi Indonesia tahun 2023 tumbuh sebesar 5,05%^[3]. Anggaran Pendapatan dan Belanja Negara (APBN) berperan sebagai *shock absorber* dalam menjaga daya beli masyarakat. Investasi juga dalam tren menguat sejak Triwulan I 2023 sejalan dengan percepatan pelaksanaan Proyek Strategis Nasional (PSN)^[1]. Sementara itu, surplus neraca perdagangan berlanjut pada Desember 2023 yang tercatat USD3,3 miliar dipengaruhi oleh kinerja ekspor komoditas utama Indonesia yang tetap kuat, seperti batubara serta besi dan baja^[4].

Di sisi lain, nilai tukar Rupiah tetap terjaga dan stabil sejalan dengan konsistensi kebijakan moneter Bank Indonesia hingga Desember 2023. Perkembangan nilai tukar dan prospek ekonomi yang positif dapat menarik aliran masuk portofolio asing dengan penguatan strategi operasi moneter *pro-market* melalui optimalisasi instrumen Sekuritas Rupiah Bank Indonesia (SRBI),

Global Economic Overview

Global economic growth in 2023 slows with financial market uncertainty easing amid widening divergence between countries. Based on World Bank data in the *Global Economic Prospect* in January 2024, the global economy is estimated to slow down, from 3.0% (yoy) in 2022 to 2.6% (yoy) in 2023^[1].

The economic slowdown is caused by a number of factors, such as geopolitical-economic fragmentation, along with Russia's ongoing war in Ukraine, Israeli and Palestinian tensions since early October 2023, and trade tensions between the United States (US) and China which have an impact on decreasing world trade volume. The global economic slowdown is also caused by the monetary tightening that central banks must take to bring down inflation, with interest rates are very high in developed countries, especially the US^[2].

Meanwhile, soaring government debt to finance fiscal policy expansion in advanced economies, especially the US, has further boosted interest rates and a strong US dollar in global financial markets, attracting large amounts of global capital flows. In Emerging Market and Developing Economies (EMDEs), monetary authorities are required to strengthen policy responses to maintain external stability from the negative impacts of global propagation, including reversal of portfolio investment flows and high exchange rate weakening pressures^[2].

National Economic Overview

Amidst global uncertainty and slowdown, Indonesia's economy continues to grow strongly and stable. Based on data from the Central Statistics Agency in the February 2024 edition of the *Official Statistical Gazette*, Indonesia's economy in 2023 will grow by 5.05%^[3]. The State Budget (APBN) acts as a shock absorber in maintaining people's purchasing power. Investment has also strengthened since the first quarter of 2023 in line with the acceleration of the implementation of National Strategic Projects (PSN)^[1]. Meanwhile, the trade balance surplus continued in December 2023 at USD3.3 billion due to strong exports of Indonesia's main commodities, such as coal and iron and steel^[4].

On the other hand, the rupiah exchange rate has been maintained and stable in line with monetary policy consistency by Bank Indonesia until December 2023. Exchange rate developments and the positive economic outlook will attract foreign portfolio inflows by strengthening the pro-market monetary operations strategy through optimization of Bank Indonesia Rupiah Securities (SRBI),

Sekuritas Valas Bank Indonesia (SVBI), dan Sukuk Valas Bank Indonesia (SUVBI)^[4]. Stabilitas nilai tukar Rupiah juga berdampak positif pada minimalnya *imported inflation* serta mendukung stabilitas ekonomi secara keseluruhan.

Selanjutnya, *imported inflation* yang rendah berpengaruh terhadap tekanan inflasi. Selain itu, kapasitas perekonomian yang masih besar dan dapat merespons permintaan domestik juga berpengaruh terhadap inflasi. Pada 2023, capaian inflasi tercatat sebesar 2,61% (yoy), realisasi tersebut relatif terjaga stabil dan terkendali pada rentang target sasaran 3,0%±1^[1].

Bank Indonesia Foreign Exchange Securities (SVBI), and Bank Indonesia Foreign Exchange Sukuk (SUVBI)^[4]. Rupiah exchange rate stability also has a positive impact on minimal imported inflation and supports overall economic stability.

Furthermore, low imported inflation affects inflationary pressures. In addition, the large economic capacity that can respond to domestic demand also affects inflation. In 2023, inflation is recorded at 2.61% (yoy), with the realization relatively stable and controlled within the target corridor of 3.0%±1^[1].

Tinjauan Industri Perbankan Nasional

Overview of the National Banking Industry

Di tengah volatilitas keuangan global dan tren suku bunga tinggi pada 2023, kinerja perbankan Indonesia secara keseluruhan relatif solid dan resilien, didukung permodalan perbankan yang tetap solid dengan *capital adequacy ratio* (CAR) industri perbankan yang tinggi mencapai 27,69%. Pertumbuhan kredit mencapai 10,38% (yoy), dengan kinerja intermediasi perbankan tetap terjaga pada angka Rp7.090 triliun. Pertumbuhan tertinggi terjadi pada kredit investasi sebesar 12,26% (yoy), diikuti oleh pertumbuhan kredit modal kerja sebesar 10,05% (yoy)^[1]. Sementara itu, jumlah kredit restrukturisasi Covid-19 melanjutkan tren penurunan menjadi sebesar Rp265,8 triliun (Desember 2022: Rp469,2 triliun), sedangkan dana pihak ketiga (DPK) mencapai Rp8.458 triliun, tumbuh 3,73% (yoy), sejalan dengan pertumbuhan giro yang mencapai 4,57% (yoy).

Sejalan dengan hal tersebut, ketahanan likuiditas perbankan juga tetap terjaga. Hingga Desember 2023, rasio alat likuid/*non-core deposit* (AL/NCD) dan alat likuid/DPK (AL/DPK) masing-masing sebesar 127,07% dan 28,73%. Kondisi ini sejalan dengan masih tingginya penempatan pada surat berharga yang tergolong likuid dan efektifnya implementasi Kebijakan Insentif Likuiditas Makroprudensial (KLM). Adapun rasio kredit bermasalah perbankan (*non-performing loan/NPL*), tercatat rendah, sebesar 2,19% (bruto) dan 0,71% (neto). Hal ini menunjukkan bahwa kualitas kredit tetap terjaga^[4].

Dalam rangka mendukung pertumbuhan ekonomi nasional, Otoritas Jasa Keuangan terus memperkuat kebijakan di bidang perbankan salah satunya adalah mendukung transformasi digital dan memberikan *level of playing field* yang sama kepada industri perbankan dalam pengembangan layanan digital^[1]. Sepanjang tahun 2023, nilai transaksi uang elektronik mencapai Rp835,84 triliun atau tumbuh sebesar 43,45% (yoy) dan nilai transaksi *digital banking* sebesar Rp58.478,24 triliun atau meningkat 13,48% (yoy)^[4].

Amidst global financial volatility and a trend of high interest rates in 2023, Indonesia's overall banking performance is relatively solid and resilient, supported by solid banking capital with a high capital adequacy ratio (CAR) of the banking industry reaching 27.69%. Credit growth reached 10.38% (yoy), with bank intermediation performance maintained at Rp7,090 trillion. The highest growth occurred in investment loans at 12.26% (yoy), followed by working capital credit growth of 10.05% (yoy)^[1]. Meanwhile, total Covid-19 restructuring loans continued their downward trend to Rp265.8 trillion (December 2022: Rp469.2 trillion), while third party funds (DPK) reached Rp8,458 trillion, growing 3.73% (yoy), in line with current account growth of 4.57% (yoy).

In line with this, liquidity resilience in the banking industry has also been maintained. As of December 2023, the ratio of liquid instruments/*non-core deposits* (AL/NCD) and liquid instruments/deposits (AL/DPK) is 127.07% and 28.73%, respectively. This condition is in line with the high placement of liquid securities and the effective implementation of the Macroprudential Liquidity Incentive Policy (KLM). Meanwhile, non-performing loans (NPL) ratios were recorded low at 2.19% (gross) and 0.71% (net). This shows that credit quality is maintained^[4].

In order to support national economic growth, the Financial Services Authority continues to strengthen policies in the banking sector, one of which is to support digital transformation and provide the same level of playing field to the banking industry in the development of digital services [1]. Throughout 2023, the value of electronic money transactions reached Rp835.84 trillion or grew by 43.45% (yoy) and the value of digital banking transactions amounted to Rp58,478.24 trillion or an increase of 13.48% (yoy)^[4].

Sumber / Sources:

- [1] Siaran Pers No. 01/KSSK/Pers/2024, "Stabilitas Sistem Keuangan Tetap Terjaga di Tengah Risiko Perlambatan Ekonomi dan Ketidakpastian Global - Kementerian Keuangan Republik Indonesia. / Press Release No. 01/KSSK/Pers/2024, "Financial System Stability Maintained Amidst Risk of Economic Slowdown and Global Uncertainty - Ministry of Finance of the Republic of Indonesia.
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Tinjauan Operasi per Segmen Usaha

Operational Overview by Business Segment

Kinerja Segmen Operasi

Bank Ina mengklasifikasi segmen operasi berdasarkan jenis kegiatan usaha, meliputi pemasaran dan kredit, treasuri, dan *trade finance* sebagai berikut.

Operating Segment Performance

Bank Ina's operating segments are classified by type of business activities, including marketing and loans, treasury, and trade finance as follows.

(dalam jutaan Rupiah / in million Rupiah)

Uraian	2022				2023				Description
	Pemasaran dan Kredit Marketing and Loans	Treasury Treasury	Trade Finance	Total	Pemasaran dan Kredit Marketing and Loans	Treasury Treasury	Trade Finance	Total	
Pendapatan									
Pendapatan Bunga	676.314	482.776	13.660	1.172.750	1.168.862	547.891	9.852	1.726.605	Interest Income
Pendapatan Operasional Lainnya	2.225	8.695	2.750	13.670	3.006	31.983	4.334	39.323	Other Operating Income
Total Pendapatan	678.539	491.471	16.410	1.186.420	1.171.868	579.874	14.186	1.765.928	Total Income
Beban									
Beban Bunga	(610.636)	(3.237)	-	(613.873)	(1.002.121)	(14.510)	-	(1.016.631)	Interest Expenses
Beban Operasional Lainnya	(100.316)	(306)	(56)	(100.678)	(106.051)	(11.824)	(60)	(117.935)	Other Operating Expenses
Total Beban	(710.952)	(3.543)	(56)	(714.551)	(1.108.172)	(26.334)	(60)	(1.134.566)	Total Expenses
Pendapatan yang tidak dapat Dialokasikan	-	-	-	16.563	-	-	-	19.914	Unallocated Income
Beban yang tidak dapat Dialokasikan	-	-	-	(285.579)	-	-	-	(383.745)	Unallocated Expenses
Laba Sebelum Pajak	-	-	-	202.853	-	-	-	267.531	Income before Tax Expenses
Beban Pajak Penghasilan	-	-	-	(45.805)	-	-	-	(59.655)	Tax Expenses
Laba Bersih Tahun Berjalan	-	-	-	157.048	-	-	-	207.876	Net Income for the Year
Aset									
Aset Segmen	9.536.042	10.429.118	280.085	20.245.245	12.382.079	11.517.497	198.332	24.097.908	Segment assets
Aset yang tidak dapat Dialokasikan	-	-	-	307.491	-	-	-	286.672	Unallocated Assets
Total Aset	-	-	-	20.552.736	-	-	-	24.384.580	Total Assets
Liabilitas									
Liabilitas Segmen	15.491.730	1.508.951	124.781	17.125.462	19.367.371	1.206.765	97.479	20.671.615	Segment Liabilities
Liabilitas yang tidak dapat Dialokasikan	-	-	-	139.186	-	-	-	156.807	Unallocated Liabilities
Total Liabilitas	-	-	-	17.264.648	-	-	-	20.828.422	Total Liabilities

Segmen Pemasaran dan Kredit

Segmen pemasaran dan kredit Bank Ina terdiri dari kegiatan pendanaan, kredit, dan *fee-based income*, dengan penjelasan sebagai berikut.

1. Kegiatan pendanaan, meliputi tabungan, giro, dan deposito berjangka.
2. Kredit, terbagi menjadi kredit usaha mikro, usaha kecil menengah (UKM), komersial/korporasi, dan kredit konsumtif. Aktivitas tersebut kemudian terbagi dalam beberapa jenis penggunaan yang mencakup pembiayaan modal kerja, investasi, dan konsumsi.
3. *Fee-based income*, diperoleh dari layanan *payroll*, layanan pembayaran uang sekolah/uang pendidikan, layanan pengambilan uang dari institusi atau instansi tertentu, transaksi melalui ATM, *bancassurance*, dan layanan pembayaran tagihan rekening listrik dan telepon.

Kinerja segmen pemasaran dan kredit Bank diungkapkan sebagai berikut.

Marketing and Loans Segment

Bank Ina's marketing and loans segment consists of financing, loans, and fee-based income activities, with the explanation as follows.

1. Funding activities, including saving accounts, current accounts, and time deposits.
2. Loans, divided into micro business loans, small and medium enterprises (SMEs), commercial/corporate, and consumer loans. Such activities are then divided into several types of use which include financing for working capital, investment, and consumption.
3. Fee-based income, obtained from payroll services, tuition/education payment services, money withdrawal services from certain institutions or agencies, transactions through ATMs, bancassurance, as well as electricity and telephone bill payment services.

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

(dalam jutaan Rupiah / in million Rupiah)

Uraian	2022	2023	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Pendapatan Bunga	676.314	1.168.862	492.548	72,83	Interest Income
Pendapatan Operasional Lainnya	2.225	3.006	781	35,10	Other Operation Income
Total Pendapatan	678.539	1.171.868	493.329	72,70	Income
Beban	(710.952)	(1.108.172)	(397.220)	55,87	Expenses
Total Aset	9.536.042	12.382.079	2.846.037	29,85	Total Assets
Total Liabilitas	15.491.730	19.367.371	3.875.641	25,02	Total Liabilities

Pada tahun 2023, pendapatan Bank Ina dari segmen pemasaran dan kredit tercatat sebesar Rp1,17 triliun, meningkat sebesar 72,70% atau Rp493,32 miliar dibandingkan tahun sebelumnya sebesar Rp678,54 miliar. Sementara itu, beban dari segmen ini meningkat sebesar 55,87% atau Rp397,22 miliar, dari semula Rp710,95 miliar menjadi Rp1,10 triliun.

Di sisi lain, total aset segmen pemasaran dan kredit mengalami peningkatan sebesar 29,85% atau Rp2,84 triliun dari Rp9,54 triliun di tahun 2022 menjadi Rp12,38 triliun di tahun 2023. Total liabilitas juga meningkat menjadi Rp19,37 triliun, dari semula Rp15,49 triliun.

In 2023, Bank Ina's revenue from the marketing and credit segment was recorded at Rp1.17 trillion, an increase of 72.70% or Rp493.32 billion compared to the previous year of Rp678.54 billion. Meanwhile, expenses from this segment increased by 55.87% or Rp397.22 billion, from the original Rp710.95 billion to Rp1.10 trillion.

On the other hand, total assets of the marketing and credit segment increased by 29.85% or Rp2.84 trillion from Rp9.54 trillion in 2022 to Rp12.38 trillion in 2023. Total liabilities also increased to Rp19.37 trillion, from Rp15.49 trillion.

Treasury dan Financial Institutions

Bank Ina mengelola posisi transaksi *treasury* secara *bankwide*. Aktivitas tersebut terbagi menjadi 2 kategori portofolio, yaitu *trading book* dan *banking book*. Kegiatan *trading book* terkait seluruh posisi perdagangan Bank pada instrumen keuangan dalam neraca dan rekening administratif yang dimiliki untuk memperoleh keuntungan dalam jangka pendek, sedangkan *banking book* terkait seluruh posisi yang ditujukan untuk kepentingan pemenuhan likuiditas serta pengelolaan aset dan liabilitas secara optimal.

Treasury and Financial Institutions

Bank Ina manages treasury transaction positions *bankwide*. These activities are divided into 2 portfolio categories, namely *trading book* and *banking book*. Trading book activities are related to all Bank trading positions in financial instruments in balance sheets and administrative accounts held to obtain profits in the short term, while banking books are related to all positions intended for the benefit of fulfilling liquidity and optimal management of assets and liabilities.



Aktivitas *treasury*, meliputi:

1. Transaksi Pasar Uang (*Money Market*), merupakan transaksi penempatan/peminjaman dana (*call money*) antar bank, transaksi dengan Bank Indonesia berupa *Deposit Facility* (FASBI), *Term Deposit*, *Reverse Repo* dan *Repo*, Sekuritas Rupiah Bank Indonesia, dan Sekuritas Valas Bank Indonesia; serta
2. Transaksi Valuta Asing (*Foreign Exchange*), merupakan transaksi lindung nilai (*hedging*), investasi, dan *trading*, baik untuk posisi Bank ataupun posisi nasabah. Produk Valuta Asing yang ditransaksikan meliputi Transaksi *Today*, *Tom*, *Spot*, *Forward*, *Swap*, dan *Domestic Non Delivery Forward*. Selain produk valas untuk *hedging* dan *remittance*, produk lain yang aktif adalah transaksi Bank Notes.
3. Transaksi *Fixed Income*, yaitu transaksi surat-surat berharga baik yang diterbitkan oleh Pemerintah (Surat Berharga Negara) maupun yang diterbitkan oleh perusahaan (Obligasi Korporasi) yang bertujuan untuk kebutuhan pemenuhan Rasio Intermediasi Makroprudential (RIM), Rasio Pembiayaan Inklusif Makroprudential (RPIM), serta optimalisasi laba. Transaksi Surat Berharga Negara juga dapat ditransaksikan oleh Nasabah Retail sejak 2021 pada pasar sekunder (*secondary market*).

Kinerja segmen *treasury* Bank diungkapkan sebagai berikut.

Aktivitas *Financial Institutions*, meliputi:

1. Pembukaan Rekening Nostro pada Bank-bank lain di dalam luar negeri yang meliputi mata uang: USD, EUR, GBP, JPY, HKD, SGD, AUD, CNY di BNI New York, BRI New York, BNI London, BNI Tokyo, BNI Hong Kong, DBS Singapore, ANZ Melbourne, Mandiri Shanghai, dan khusus Nostro USD di dalam negeri pada BCA Direct Settlement dan Mandiri Direct Settlement.
2. Menganalisa dan membuka *Counterparty Limit* pada bank-bank dan institusi keuangan non-bank lainnya, serta melakukan *review* berkala atas limit-limit tersebut.

Treasury activity, include:

1. Money Market Transactions, which are transactions of placing/ borrowing funds (*call money*) between banks, transactions with Bank Indonesia in the form of Deposit Facility (FASBI), Term Deposit, Reverse Repo and Repo, Bank Indonesia Rupiah Securities, and Bank Indonesia Foreign Currency Securities; and
2. Foreign Exchange Transactions, which are hedging, investment, and trading transactions, both for Bank positions and customer positions. Foreign currency products transacted include Today, Tom, Spot, Forward, Swap and Domestic Non-Delivery Forward transactions. Apart from foreign exchange products for hedging and remittances, another active product is Bank Notes transactions.
3. Fixed Income Transactions, which are securities transactions both issued by the Government (Government Securities) and those issued by companies (Corporate Bonds), aiming to meet the needs of Macroprudential Intermediation Ratio (RIM), Macroprudential Inclusive Financing Ratio (RPIM), and profit optimization. Retail Customers can also make transactions of Government Securities transactions starting in 2021 on the secondary market.

The Bank's treasury segment performance is disclosed as follows.

Financial Institutions activities, including:

1. Opening a Nostro Account at other banks domestically/ overseas, which includes currencies: USD, EUR, GBP, JPY, HKD, SGD, AUD, CNY at BNI New York, BRI New York, BNI London, BNI Tokyo, BNI Hong Kong, DBS Singapore, ANZ Melbourne, Mandiri Shanghai, and specifically Nostro USD domestically at BCA Direct Settlement and Mandiri Direct Settlement.
2. Analyzing and opening Counterparty Limit at banks and other non-bank financial institutions, as well as conducting regular reviews of these limits.

(dalam jutaan Rupiah / in million Rupiah)

Uraian	2022	2023	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Pendapatan Bunga	482.776	547.891	65.115	13,49	Interest Income
Pendapatan Selain Bunga	8.695	31.983	23.288	267,83	Fee Based Income
Total Pendapatan	491.471	579.874	88.403	17,99	Income
Beban	(3.543)	(26.334)	(22.791)	643,27	Expenses
Total Aset	10.429.118	11.517.497	1.088.379	10,44	Total Assets
Total Liabilitas	1.508.951	1.206.765	(302.186)	(20,03)	Total Liabilities

Pada tahun 2023, pendapatan Bank Ina dari segmen *treasury* tercatat sebesar Rp579,87 miliar, meningkat sebesar 17,99% atau Rp88,40 miliar dibandingkan tahun sebelumnya sebesar Rp491,47 miliar. Sementara itu, beban dari segmen ini meningkat sebesar 643,27% atau Rp22,79 miliar, dari semula Rp3,54 miliar menjadi Rp26,33 miliar.

Di sisi lain, total aset segmen *treasury* mengalami peningkatan sebesar 10,44% atau Rp1,08 triliun, dari Rp10,43 triliun di tahun 2022 menjadi Rp11,52 triliun di tahun 2023, sedangkan total liabilitas menurun menjadi Rp1,21 triliun dari semula Rp1,51 triliun.

In 2023, Bank Ina's revenue from the *treasury* segment was recorded at Rp579.87 billion, an increase of 17.99% or Rp88.40 billion compared to the previous year of Rp491.47 billion. Meanwhile, expenses from this segment increased by 643.27% or Rp22.79 billion, from the original Rp3.54 billion to Rp26.33 billion.

On the other hand, total assets of the *treasury* segment increased by 10.44% or Rp1.08 trillion, from Rp10.43 trillion in 2022 to Rp11.52 trillion in 2023, while total liabilities decreased to Rp1.21 trillion from the original Rp1.51 trillion.

Segmen Trade Finance

Kinerja segmen *trade finance* Bank diungkapkan sebagai berikut.

Trade Finance Segment

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

(dalam jutaan Rupiah / in million Rupiah)

Uraian	2022	2023	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Pendapatan Bunga	13.660	9.852	(3.808)	(27,88)	Interest Income
Pendapatan Operasional Lainnya	2.750	4.334	1.584	57,60	Other Operation Income
Total Pendapatan	16.410	14.186	(2.224)	(13,55)	Income
Beban	(56)	(60)	(4)	7,14	Expenses
Total Aset	280.085	198.332	(81.753)	(29,19)	Total Assets
Total Liabilitas	124.781	97.479	(27.302)	(21,88)	Total Liabilities

Pada tahun 2023, pendapatan Bank Ina dari segmen *trade finance* tercatat sebesar Rp14,19 miliar, menurun sebesar 13,55% atau Rp2,22 miliar dibandingkan tahun sebelumnya sebesar Rp16,41 miliar. Sementara itu, beban dari segmen ini meningkat sebesar 7,14% atau Rp4 juta, dari semula Rp56 juta menjadi Rp60 juta.

Di sisi lain, total aset segmen *trade finance* mengalami penurunan sebesar 29,19% atau Rp81,75 miliar, dari Rp280,09 miliar di tahun 2022 menjadi Rp198,33 miliar di tahun 2023. Total liabilitas juga menurun menjadi Rp97,48 miliar dari semula Rp124,78 miliar.

In 2023, Bank Ina's revenue from the *trade finance* segment was recorded at Rp14.19 billion, decreasing by 13.55% or Rp2.22 billion compared to the previous year of Rp16.41 billion. Meanwhile, expenses from this segment increased by 7.14% or Rp4 million, from the original Rp56 million to Rp60 million.

On the other hand, the total assets of the *trade finance* segment decreased by 29.19% or Rp81.75 billion, from Rp280.09 billion in 2022 to Rp198.33 billion in 2023. Total liabilities also decreased to Rp97.48 billion from Rp124.78 billion.



Aspek Pemasaran

Marketing Aspect

Strategi Pemasaran

Bank Ina telah mengembangkan strategi pemasaran guna meningkatkan penjualan produk dan pelayanan Bank. Strategi pemasaran yang dijalankan di sepanjang tahun 2023, meliputi:

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

Bank Ina has developed a marketing strategy to increase sales of the Bank's products and services. The marketing strategies implemented throughout 2023 included:

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; dan
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 of Rupiah, unless stated otherwise)

Uraian	2022			2023			Description
	Bank Ina Perdana	Industri Industry	Pangsa Pasar Market Share (%)	Bank Ina Perdana	Industri Industry	Pangsa Pasar Market Share (%)	
Aset	20.553	11.113.321	0,18	24.384	11.765.838	0,21	Assets
Kredit	9.749	6.497.620	0,15	12.677	7.186.935	0,18	Loans
Dana Pihak Ketiga	15.463	8.153.590	0,19	19.315	8.457.929	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 of Rupiah, unless stated otherwise)

Uraian	2022			2023			Description
	Bank Ina Perdana	Industri Industry	Pangsa Pasar Market Share (%)	Bank Ina Perdana	Industri Industry	Pangsa Pasar Market Share (%)	
Aset	20.553	1.436.185	1,43	24.384	1.377.863	1,77	Assets
Kredit	9.749	772.695	1,26	12.677	754.649	1,68	Loans
Dana Pihak Ketiga	15.463	989.871	1,56	19.315	918.307	2,10	Thirt-Party Funds

Sumber / Source:
 Statistik Perbankan Indonesia Desember 2023.
 Indonesian Banking Statistics December 2023.



Tinjauan Keuangan

Financial Overview

Analisis dan pembahasan kinerja keuangan berikut disusun berdasarkan informasi dari Laporan Keuangan PT Bank Ina Perdana Tbk yang berakhir pada tanggal 31 Desember 2023 dan telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surya, firma anggota Ernst & Young Global Limited dan memperoleh opini audit tanpa modifikasi, terdiri dari Laporan Posisi Keuangan tanggal 31 Desember 2023, Laporan Laba Rugi dan Penghasilan Komprehensif Lain, Laporan Perubahan Ekuitas, serta Laporan Arus Kas untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan Indonesia.

The analysis and discussion of financial performance is prepared based on information from the Financial Statements of PT Bank Ina Perdana Tbk for the year ended December 31, 2023, and has been audited by Public Accounting Firm Purwantono, Sungkoro & Surya, an Ernst & Young Global Limited member firm, rendering unqualified opinion, consisting of a Statement of Financial Position as of December 31, 2023, a Statement of Profit or Loss and Other Comprehensive Income, a Report on Changes in Equity, and a Statement of Cash Flows for the year ended on that date, in accordance with 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 millions of Rupiah, unless stated otherwise)

Uraian	2022	2023	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Pendapatan Bunga	1.172.750	1.726.605	553.855	47,23	Interest Income
Beban Pendapatan	(613.873)	(1.016.631)	402.758	65,61	Interest Expense
Pendapatan Bunga - Neto	558.877	709.974	151.097	27,04	Interest Income - Net
Pendapatan Operasional Lainnya	30.233	59.237	29.004	95,93	Other Operating Income
Beban Operasional Lainnya	(386.257)	(501.680)	336.089	87,01	Other Operating Expense
Laba Sebelum Beban Pajak	202.853	267.531	64.678	31,88	Income Before Tax Expense
Beban Pajak - Neto	(45.805)	(59.655)	13.850	30,24	Tax Expense - Net
Laba Bersih Tahun Berjalan	157.048	207.876	50.828	32,36	Net Income for the Year
Pos-Pos yang tidak akan Direklasifikasi ke Laba Rugi	200	(1.094)	(1.294)	(647)	Items not to be Reclassified to Profit or Loss
Pos-Pos yang akan Direklasifikasi ke Laba Rugi	(37.543)	61.288	98.831	263,25	Items to be Reclassified to Profit or Loss
Pendapatan (Beban) Komprehensif Lainnya Tahun Berjalan - Setelah Pajak	(37.343)	60.194	97.537	261,19	Other Comprehensive Loss (Income) - Net of Tax
Total (Rugi) Penghasilan Komprehensif Tahun Berjalan	119.705	268.070	148.365	123,94	Total Comprehensive (Loss) Income for the Year

Laba bersih tahun berjalan pada akhir tahun 2023 sebesar Rp207,88 miliar, meningkat 32,36% dibandingkan dengan tahun buku 2022 sebesar Rp157,05 miliar. Jumlah rata-rata tertimbang saham pada akhir Desember 2023 adalah 6.134.716.665 lembar sehingga laba bersih per saham (*earnings per share*/EPS) mengalami peningkatan dari Rp26,45 per lembar saham pada tahun 2022 menjadi Rp33,89 per lembar saham pada tahun 2023.

Net income for the year at the end of 2023 amounted to Rp207.88 billion, an increase of 32.36% compared to the 2022 financial year of Rp157.05 billion. The weighted average number of shares at the end of December 2023 is 6,134,716,665 shares, resulting in earnings per share (EPS) increasing from Rp26.43 per share in 2022 to Rp33.89 per share in 2023.

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

Pendapatan komprehensif lainnya tahun berjalan - setelah pajak pada tahun 2023 mencapai Rp60,19 miliar, berbanding terbalik dibandingkan tahun 2022 yang tercatat beban sebesar Rp37,34 miliar. Di sisi lain, pos pengukuran kembali atas liabilitas imbalan kerja dalam penghasilan (beban) komprehensif lain untuk kelompok yang tidak direklasifikasi ke Laporan Laba Rugi menurun 647% atau menjadi rugi Rp1,29 miliar pada akhir tahun 2023. Sementara itu, pada pos-pos yang akan direklasifikasi ke Laporan Laba Rugi terdapat keuntungan yang belum direalisasi atas perubahan nilai wajar efek-efek yang tersedia untuk dijual sebesar Rp61,29 miliar dari tahun sebelumnya yang rugi sebesar Rp37,54 miliar. Dengan demikian, total penghasilan komprehensif tahun berjalan tercatat sebesar Rp268,07 miliar, meningkat dari tahun 2022 yang untung sebesar Rp119,71 miliar.

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

Other comprehensive income for the year – net of tax in 2023 reached Rp60.19 billion, compared to the expense of Rp37.34 billion in 2022. On the other hand, the remeasurement of employee benefits liabilities in other comprehensive income (expense) for the group that was not reclassified to the income statement decreased by 647% to a loss of Rp1.29 billion at the end of 2023. Meanwhile, in the items that will be reclassified to the income statement there are unrealized gains on the changes in the fair value of available-for-sale securities at Rp61.29 billion from the previous year, which amounted to a loss of Rp37.54 billion. Thus, the total comprehensive income was recorded at Rp268.07 billion, increase from a profit of Rp119.71 billion in 2022.

Pendapatan Bunga - Neto Interest Income – Net

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

Uraian	2022	2023	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Pendapatan Bunga			Interest Income		
Kredit	676.315	1.168.862	492.547	72,83	Loans
Efek-Efek	328.710	279.133	(49.577)	(15,08)	Marketable Securities
Penempatan pada Bank Indonesia dan Bank Lain	87.907	104.034	16.127	18,35	Placement with Bank Indonesia and Other Banks
Giro pada Bank Indonesia dan Bank Lain	8.362	12.191	3.829	45,79	Current Accounts with Bank Indonesia and Other Banks
Tagihan Anjak Piutang	13.659	9.852	(3.807)	(27,87)	Factoring Receivables
Efek-Efek yang Dibeli dengan Janji Dijual Kembali	57.797	152.533	94.736	163,91	Securities Purchased Under Resale Agreements
Total Pendapatan Bunga	1.172.750	1.726.605	553.855	47,23	Total Interest Income
Beban Bunga			Interest Expense		
Simpanan dari Nasabah	574.650	960.402	385.752	67,13	Deposits from Customers
Simpanan dari Bank Lain	2.255	13.595	11.340	502,88	Deposits from Other Banks
Premi Lembaga Penjamin Nasabah	30.993	37.722	6.729	21,71	Deposit Insurance Agency Premium
Lain-Lain	5.975	4.912	(1.063)	(17,79)	Others
Total Beban Bunga	613.873	1.016.631	402.758	65,61	Total Interest Expense
Total Pendapatan Bunga - Neto	558.877	709.974	151.097	27,04	Total Interest Income - Net

Pendapatan bunga - neto tercatat meningkat sebesar 27,04% menjadi Rp709,97 miliar pada tahun 2023 dibandingkan periode yang sama di tahun sebelumnya sebesar Rp558,88 miliar. Hal ini terutama karena peningkatan pendapatan bunga dari penyaluran kredit dan penempatan surat berharga.

Pendapatan Bunga

Pendapatan bunga pada tahun 2023 meningkat sebesar 47,23% atau Rp553,86 miliar menjadi Rp1,73 triliun, dari tahun sebelumnya yang sebesar Rp1,17 triliun. Pendapatan bunga kredit berkontribusi 67,13% terhadap total pendapatan bunga.

Interest Income - net recorded an increase of 27.04% to Rp709.97 billion in 2023 compared to the same period in the previous year amounting to Rp558.88 billion. This is mainly due to an increase in interest income from lending and placement of marketable securities.

Interest Income

Interest income in 2023 increased by 47.23% or Rp553.86 billion to Rp 1.73 billion from the previous year, which amounted to Rp 1.17 trillion. Interest income from loans contributed to 67.13% of total interest income. Meanwhile, placements in marketable



Sementara itu, penempatan dalam efek-efek serta penempatan pada Bank Indonesia dan Bank lain masing-masing memberikan kontribusi sebesar 16,11% dan 6,01% dari total pendapatan bunga Bank.

Pendapatan bunga kredit tahun 2023 sebesar Rp1,17 triliun, mengalami peningkatan sebesar 72,83% dari tahun sebelumnya sebesar Rp676,32 miliar. Sementara itu, pendapatan bunga dari efek-efek tahun 2023 sebesar Rp279,13 miliar, mengalami penurunan sebesar 15,08% dibandingkan dengan tahun 2022 sebesar Rp328,71 miliar. Kenaikan ini disebabkan oleh perubahan jumlah surat berharga obligasi sepanjang tahun 2023.

Pendapatan bunga dari penempatan pada Bank Indonesia dan Bank Lain di tahun 2023 sebesar Rp104,03 miliar, mengalami kenaikan sebesar 18,35% dibandingkan dengan tahun 2022 sebesar Rp87,91 miliar.

Beban Bunga

Pada tahun 2023, beban bunga tercatat sebesar Rp1,02 triliun, mengalami peningkatan sebesar Rp402,76 miliar atau 65,61% dibandingkan dengan tahun 2022 sebesar Rp613,87 miliar. Hal ini karena meningkatnya jumlah simpanan nasabah dalam bentuk giro dan deposito.

Beban bunga yang dibayarkan Bank untuk simpanan nasabah mengalami peningkatan sebesar Rp385,75 miliar atau 67,13%, dari Rp574,65 miliar pada tahun 2022 menjadi Rp960,40 miliar pada tahun 2023. Seiring dengan peningkatan jumlah simpanan nasabah, maka beban bunga premi penjaminan pemerintah juga mengalami peningkatan sebesar Rp6,73 miliar atau 21,71% menjadi Rp37,72 miliar di tahun 2023, dibandingkan tahun 2022 sebesar Rp31,00 miliar.

Sementara itu, beban bunga yang dibayarkan untuk simpanan dari bank lain tercatat mengalami peningkatan, dari Rp2,26 miliar pada tahun 2022 menjadi Rp13,60 miliar pada tahun 2023.

securities and placements with Bank Indonesia and other banks contributed to 16.11% and 6.01% of the Bank's total interest income.

Loan interest income in 2023 amounted to Rp1.17 trillion, increasing 72.83% from the previous year amount of Rp 676.32 billion. Meanwhile, interest income from securities in 2023 amounted to Rp279.13 billion, a decrease of 15.08% compared to 2022, which amounted to Rp328.71 billion. This change was due to the decrease in the changes of both government and corporate bonds throughout 2023.

Interest income from placements with Bank Indonesia and Other Banks in 2023 amounted to Rp104.03 billion, an increase of 18.35% compared to 2022, amounted to Rp87.91 billion.

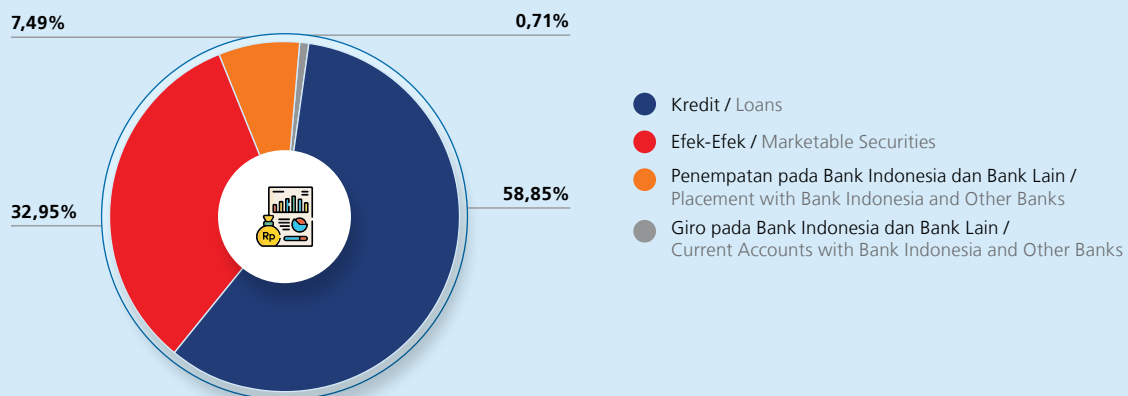
Interest Expense

In 2023, interest expense was recorded at Rp1.02 trillion, an increase of Rp402.76 billion or 65.61% compared to 2022, amounted to Rp613.87 billion. This was due to the increase in the amount of current accounts and customer deposits.

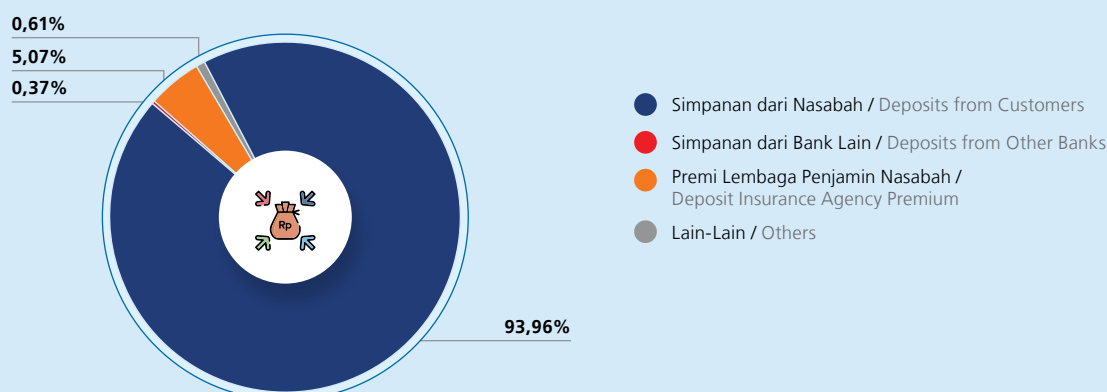
The interest expense paid by the Bank for customer deposits increased by Rp385.75 billion or 67.13% compared to 2022, from Rp574.65 billion in 2022 to Rp960.40 billion in 2023. Along with the increase in customer deposits, the government guarantee premium interest expense also increased by Rp6.73 billion or 21.71% to Rp37.72 billion in 2023, compared to the amount in 2022 was Rp31.00 billion.

Meanwhile, interest expense paid for deposits from other banks experienced an increase, from Rp2.26 billion in 2022 to Rp13.60 billion in 2023.

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 millions of Rupiah, unless stated otherwise)

Uraian	2022	2023	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Provisi dan Komisi Bersih	3.927	6.163	2.236	56,94	Fees and Commissions
Keuntungan Penjualan Efek-Efek yang Diklasifikasikan Tersedia untuk Dijual dan Dimiliki untuk Diperdagangkan	9.380	24.667	15.287	162,97	Gains on Sale of Marketable Securities Classified as Available for Sale and Held for Trading
Pendapatan Operasional Lainnya	16.926	28.407	11.481	67,83	Other Operating Income
Pendapatan Operasional Selain Bunga	30.233	59.237	29.001	95,93	Total Operating Income in Addition to Interest

Pendapatan operasional selain bunga pada tahun 2023 tercatat sebesar Rp59,24 miliar, naik 95,93% atau Rp29 miliar dibanding tahun 2022 sebesar Rp30,23 miliar. Pada tahun 2023, porsi pendapatan operasional lainnya sebesar 67,83% dari total pendapatan operasional selain bunga, menurun dibandingkan realisasi tahun sebelumnya yang sebesar 47,95%. Sementara itu, pendapatan provisi dan komisi bersih berkontribusi sebesar 10,40% terhadap total pendapatan operasional selain bunga.

Operating income in addition to interest in 2023 was recorded at Rp59.24 billion, up 95.93% or Rp29 billion compared to 2022 was recorded at Rp30.23 billion. In 2023, the portion of other operating income was 67.83% of total operating income in addition to interest, a decrease compared to the previous year's realization of 47.95%. Meanwhile, net fees and commissions contributed to 10.40% of total operating income in addition to interest.

Beban Operasional Lainnya Other Operating Expenses

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

Uraian	2022	2023	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Penyisihan Kerugian Penurunan Nilai	100.678	117.937	17.259	17,14	Provision for Impairment Losses
Beban Tenaga Kerja	153.658	219.809	66.151	43,05	Personnel Expenses
Beban Umum dan Administrasi	120.447	150.748	30.301	25,16	General and Administrative Expenses
Beban Lain-Lain	11.474	13.186	1.712	14,92	Other Expenses
Total Beban Operasional Lainnya	386.257	501.680	115.423	29,88	Total Other Operating Expenses



Beban operasional pada tahun 2023 tercatat sebesar Rp501,68 miliar, meningkat Rp115,42 miliar atau 29,88% dibandingkan periode tahun sebelumnya sebesar Rp386,26 miliar. Hal ini terutama dikarenakan 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.

Operating expenses in 2023 were recorded at Rp501.68 billion, an increase of Rp115.42 billion or 29.88% compared to the previous year amounted to Rp386.26 billion. This was mainly due to the new hiring of human capital resources, the opening of new offices, the addition of infrastructure, and network costs related to head office relocation and promotional costs intended for improving Bank 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 millions of Rupiah, unless stated otherwise)

Uraian	2022	2023	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Saldo Awal Dampak Penerapan PSAK 71	143.179	237.567	94.388	65,92	Beginning Balance Impact of PSAK 71
Pengukuran Kembali Bersih Penyisihan Kerugian	11.858	92.293	80.435	678,32	Net Remeasurement of Allowance
Aset Keuangan Baru yang Diterbitkan atau Dibeli	87.755	38.392	(49.363)	(56,25)	New Financial Assets Issued or Purchased
Aset Keuangan yang Dihentikan Pengakuannya	(5.075)	(27.207)	(22.132)	436,10	Financial Assets Derec-ognized
Aset Keuangan yang Dihapus Buku	(338)	(5.854)	(5.516)	1.631,95	Financial Assets Written Off
Selisih Kurs dan Perubahan Lainnya	188	38	(150)	(79,79)	Foreign Exchange and Other Movements
Saldo Akhir	237.567	335.229	97.662	41,11	Ending Balance

Cadangan kerugian penurunan nilai (CKPN) aset keuangan yang telah dibentuk pada tahun 2023 adalah Rp335,23 miliar, meningkat 41,11% dibanding tahun 2022 yang sebesar Rp237,57 miliar. Peningkatan pembentukan beban kerugian penurunan nilai ini sejalan dengan prinsip kehati-hatian yang dilakukan Bank untuk mengantisipasi risiko kredit bermasalah. Dengan menerapkan metode penghitungan CKPN, Bank melakukan pembentukan beban cadangan kerugian penurunan nilai tahun 2023 sebesar Rp117,94 miliar.

Reserves of impairment losses (CKPN) of financial assets that have been set aside in 2023 amounts to Rp335.23 billion, increasing 41.11% compared to 2022, which amounted to Rp237.57 billion. The increase in the reserves for impairment loss expense is in line with the prudential principle carried out by the Bank to anticipate occurrence of non-performing loans. By applying calculations for CKPN, the Bank established an allowance for impairment losses in 2023 of Rp117.94 billion.

Laporan Posisi Keuangan

Statement of Financial Position

Total Aset

Total Assets

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

Uraian	2022	2023	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Kas	99.128	71.563	(27.565)	(27,81)	Cash
Giro pada Bank Indonesia	1.391.514	1.600.005	208.491	14,98	Current Account with Bank Indonesia
Giro pada Bank Lain	177.179	178.893	1.714	0,96	Current Account with Other Banks
Penempatan pada Bank Indonesia dan Bank Lain	2.840.696	3.172.485	331.789	10,46	Placement with Bank Indonesia and Other Banks
Efek-Efek (Bersih)	5.099.108	4.369.596	(729.512)	(16,70)	Securities (Net)
Efek-Efek yang Dibeli dengan Janji Dijual Kembali	863.159	2.146.197	1.283.038	148,64	Securities Purchased with Notes for Resale

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

Uraian	2022	2023	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Kredit yang Diberikan (Bersih)	9.511.678	12.341.957	2.830.279	29,76	Loans Disbursed (Net)
Tagihan Akseptasi	113.326	93.020	20.306	17,92	Acceptance Receivables
Tagihan Derivatif	783	1.471	688	87,87	Derivative Receivables
Piutang Bunga	81.042	88.972	7.930	9,79	Interest Receivables
Beban Dibayar Dimuka	8.994	7.984	(1.010)	(11,23)	Prepaid Expenses
Aset Pajak Tangguhan - Neto	44.907	32.717	(12.190)	(27,14)	Deferred Tax assets - net
Aset Tetap dan Aset Hak Guna - Neto	102.000	121.058	19.058	18,68	Fixed Assets and Right of use Assets - Net
Aset Lain-Lain	219.222	158.662	(60.560)	(27,62)	Other Assets
Total Aset	20.552.736	24.384.580	3.831.844	18,64	Total Assets

Total aset Bank Ina per akhir Desember 2023 adalah Rp24,38 triliun, tumbuh 18,64% dari posisi akhir tahun 2022 sebesar Rp20,55 triliun. Komposisi terbesar total aset Bank Ina pada tahun 2023 adalah kredit yang diberikan sebesar Rp12,34 triliun, tumbuh 50,61% dari tahun sebelumnya. Untuk mengoptimalkan pendapatan bunga dengan tetap menjaga likuiditasnya, Bank Ina juga melakukan penempatan pada surat berharga, penempatan pada bank lain, dan penempatan pada Bank Indonesia sebagai *secondary reserves*.

The total assets of Bank Ina as of the end of December 2023 were Rp24.38 trillion, which increased by 18.64% from the end of 2022 which amounted to Rp20.55 trillion. The largest composition of Bank Ina's total assets in 2023 was loans amounting to Rp12.34 trillion, growing by 50.61% from the previous year's amount. To optimize interest income while maintaining liquidity, Bank Ina also conducts placements in securities, placements with other banks and placements with Bank Indonesia as secondary reserves.

Kredit yang diberikan (bersih) mengalami peningkatan sebesar 29,76% menjadi Rp12,34 triliun pada tahun 2023 dari Rp9,51 triliun di tahun 2022. Investasi pada efek-efek mencatat penurunan sebesar 16,70%, dari Rp5,10 triliun di tahun 2022 menjadi Rp4,37 triliun di tahun 2023. Sementara itu, penempatan pada Bank Indonesia dan bank lain pada akhir tahun 2023 tercatat sebesar Rp3,17 triliun, meningkat dibandingkan tahun sebelumnya yang sebesar Rp2,84 triliun.

Loans (net) increased by 29.76% to Rp12.34 trillion in 2023 from Rp9,511.68 billion in 2022. Investments in securities recorded a decrease of 16.70%, up from Rp5.10 trillion in 2022 to Rp4.37 trillion in 2023. Meanwhile, placements with Bank Indonesia and other banks at the end of 2023 were recorded at Rp3.17 trillion, up from Rp2.84 trillion in the previous year.

Investasi pada Efek-Efek Investment in Marketable Securities

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

Uraian	2022	2023	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Obligasi Repo	963.833	253.955	(709.878)	(73,65)	Repo Bonds
Obligasi Reksa Dana	102.005	107.011	5.006	4,91	Mutual Funds
Obligasi Pemerintah	1.130.335	1.072.854	(57.481)	(5,09)	Government Bonds
Obligasi Korporasi	2.903.027	2.935.801	32.774	1,13	Corporate Bonds
Cadangan Kerugian Penurunan Nilai	(92)	(25)	67	(72,83)	Allowance for Impair-ment Losses
Total	5.099.108	4.369.596	(729.512)	(14,31)	Total

Investasi pada efek-efek tercatat sebesar Rp4,37 triliun per akhir tahun 2023, menurun 14,31% atau Rp729,51 miliar dari tahun 2022 sebesar Rp5,10 triliun. Investasi pada obligasi pemerintah mencatat penurunan sebesar Rp57,48 miliar dan obligasi korporasi mengalami peningkatan sebesar Rp32,77 miliar menjadi Rp2,94 triliun.

Investment in securities was recorded at Rp4.37 trillion at the end of 2023, a decrease of 14.31% or Rp729.51 billion from 2022 amounted to Rp5.10 trillion. Investment in government bonds decrease by Rp57.48 billion and Investment in corporate bonds increase Rp32.77 billion to Rp2.94 trillion respectively.

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 millions of Rupiah, unless stated otherwise)

Uraian	2022	2023	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Penempatan pada Bank Indonesia	2.790.755	1.643.162	(1.147.594)	(41,12)	Placements with Bank Indonesia
Penempatan pada Bank Lain	50.000	1.530.000	1.480.000	2.960,00	Placements with Other Banks
Cadangan Kerugian Penurunan Nilai	(59)	(677)	(618)	(1.047,46)	Allowance for Impairment Losses
Total	2.840.696	3.173.153	332.457	11,70	Total

Pada akhir tahun 2023, penempatan pada Bank Indonesia dan bank lain meningkat 11,68% menjadi Rp3,17 triliun dibandingkan dengan tahun 2022 sebesar Rp2,84 triliun. Kondisi ini terutama dipengaruhi oleh meningkatnya penempatan pada lain sebesar Rp1,48 triliun.

At the end of 2023, Placements with Bank Indonesia and Other Banks increase by 11.68% to Rp3.17 trillion compared to 2022 amounted to Rp2.84 trillion. This condition was mainly influenced by the increase in placements with other banks amounting to Rp1.48 trillion.

Kredit

Kredit yang diberikan pada tahun 2023 mencapai Rp12,68 triliun. Jumlah tersebut meningkat 30,03% dibandingkan dengan pencapaian di tahun 2022 sebesar Rp9,75 triliun.

Loans

Loans disbursed in 2023 amounted to Rp12,68 triliun. This was an increase by 30.03% compared to the achievement in 2022 of Rp9.75 triliun.

Kredit berdasarkan Jenis Penggunaan Loans by Type

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

Uraian	2022	2023	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Modal Kerja			Working Capital		
Pihak Berelasi	141.995	166.945	24.950	17,57	Related Party
Pihak Ketiga	6.441.782	7.187.733	745.951	11,58	Third Party
Dolar Amerika Serikat	52.471	34.636	(17.835)	(33,99)	US Dollars
Total Kredit Modal Kerja	6.636.248	7.389.314	753.066	11,35	Total Working Capital Loans
Investasi			Investments		
Pihak Berelasi	-	-	-	-	Related Party
Pihak Ketiga	2.750.023	4.859.162	2.109.139	76,70	Third Party
Total Kredit Investasi	2.750.023	4.859.162	2.109.139	76,70	Total Investment Loans
Konsumsi			Consumer		
Pihak Berelasi	908	711	(197)	(21,70)	Related Party
Pihak Ketiga	362.066	427.999	65.933	18,21	Third Party
Total Kredit Konsumsi	362.974	428.710	65.933	18,11	Total Consumer Loans
Total Kredit	9.749.245	12.677.186	2.927.941	30,03	Total Loans

Berdasarkan jenis penggunaan, penyaluran kredit didominasi oleh kredit modal kerja, yaitu sebesar Rp7,39 triliun, meningkat 11,35% dari tahun 2022 yang sebesar Rp6,64 triliun. Kredit investasi juga meningkat dari Rp2,75 triliun di tahun 2022 menjadi Rp4,86 triliun di tahun 2023, sedangkan kredit konsumsi tercatat meningkat 18,11% menjadi Rp428,71 miliar di tahun 2023. Sementara itu,

According to type of use, loans was dominated by working capital loans, which amounted to Rp7.39 trillion, an increase of 11.35% from 2022, which amounted to Rp6.64 trillion. Investment loans also increased from Rp2.75 trillion in 2022 to Rp4.86 trillion in 2023, while consumer loans recorded an increase of 18.11% to Rp428.71 billion in 2023. Meanwhile, the average annual interest

tingkat suku bunga rata-rata per tahun untuk kredit modal kerja adalah 11,22%, sedangkan untuk kredit investasi dan kredit konsumsi, masing-masing sebesar 10,11% dan 8,56%.

rate for working capital loans is 11.22%, while for investment loans and consumer loans, they were 10.11% and 8.56% respectively.

Kredit berdasarkan Sektor Ekonomi Loans by Economic Sector

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

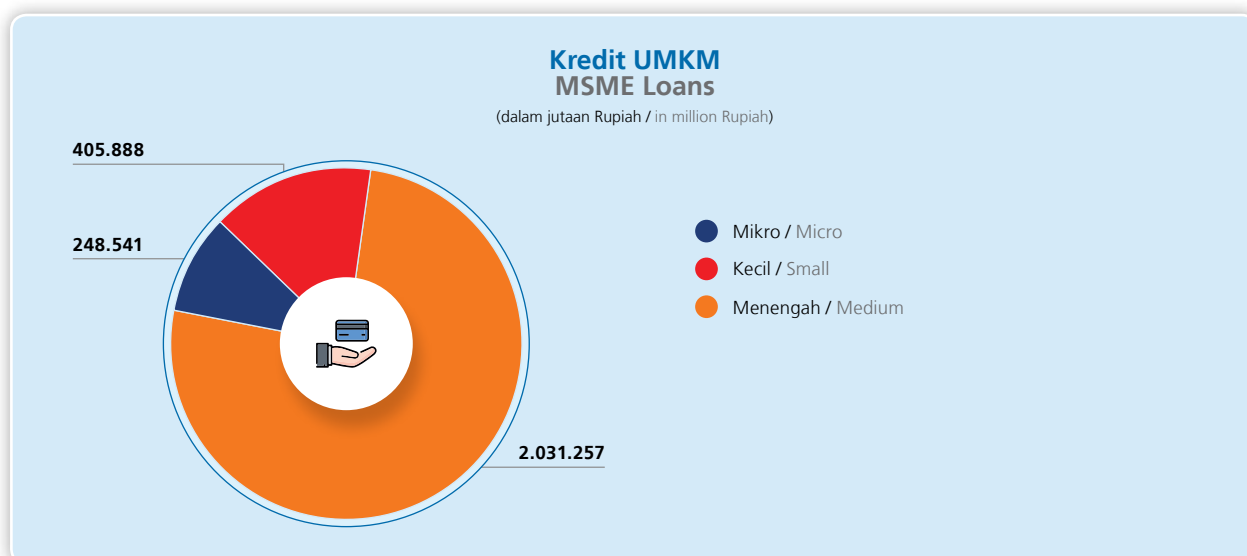
Uraian	2022	2023	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Jasa-Jasa Dunia Usaha	1.234.470	1.821.239	586.769	47,53	Business Services
Perdagangan, Restoran, dan Hotel	2.515.435	3.574.529	1.059.094	42,10	Trading, Restaurants, and Hotels
Jasa-Jasa Sosial Kemasyarakatan	922.427	324.178	(598.249)	(64,86)	Public Services
Industri Pengolahan dan Manufaktur	1.773.555	2.549.930	776.375	43,78	Processing and Manufacturing Industries
Pertambangan	382.098	959.221	577.123	151,04	Mining
Pertanian dan Perkebunan	809.539	921.315	111.776	13,81	Agriculture and Plantations
Transportasi, Pergudangan, dan Komunikasi	688.486	658.356	(30.130)	(4,38)	Transportation, Warehousing, and Communications
Listrik, Gas, dan Air	180.283	241.302	61.019	33,85	Electricity, Gas, dan Water
Konstruksi	620.032	912.679	292.647	47,20	Construction
Lain-Lain	622.920	714.437	91.517	14,69	Others
Total Kredit	9.749.245	12.677.186	2.927.941	30,03	Total Loans

Sementara itu, apabila dilihat berdasarkan sektor ekonomi penyaluran kredit pada tahun 2023, kontribusi terbesar berasal dari sektor perdagangan, restoran dan hotel sebesar 28,20%, meningkat dari tahun 2022 yang sebesar 25,80%. Sektor jasa-jasa dunia usaha tercatat sebesar 14,37% dan sektor jasa-jasa sosial kemasyarakatan sebesar 2,56%.

Meanwhile, based on the economic sector of loans disbursed in 2023, the largest contribution came from the the trading, restaurants and hotels sector by 28.20%, an increase from 2022 which amounted to 25.80%. The business services sector accounted for 14.37% and the social services sector amounted to 2.56%.

Pada tahun 2023, sektor pertambangan serta sektor jasa-jasa dunia usaha mengalami peningkatan masing-masing 151,04% dan 47,53% menjadi Rp959,22 miliar dan Rp1,82 triliun, sedangkan sektor industri pengolahan dan manufaktur meningkat 43,78% menjadi Rp2,55 triliun.

In 2023, the mining sector as well as the business services sectors experienced an increase of 151.04% and 47.53% respectively to Rp959.22 billion and Rp1.82 trillion, while the processing and manufacturing industries sectors increased by 43.78% to Rp2.55 trillion.





Pada akhir tahun 2023, Bank Ina Perdana telah menyalurkan kredit usaha mikro, kecil, dan menengah (UMKM) sebesar Rp2,69 triliun atau mencapai 21,19% dari total kredit yang diberikan, meningkat dibandingkan tahun sebelumnya sebesar Rp2,05 triliun. Pemberian kredit pada sektor usaha mikro dan menengah naik 111,15% dan 18,92% menjadi Rp248,54 miliar dan Rp2.03 triliun. Sementara itu, pemberian kredit pada sektor usaha kecil mencapai Rp405,89 miliar, naik 81,94% dari Rp223,09 miliar di tahun 2022.

At the end of 2023, Bank Ina Perdana had disbursed loans micro, small and medium enterprises (MSME) amounting to Rp2.69 trillion or 21.19% of the total loans disbursed, a decrease compared to the previous year amount of Rp2.05 trillion. Loans to the micro and medium enterprises sector rose 111.15% and 18.92% respectively to Rp248.54 billion and Rp2.03 trillion. Meanwhile, loans to the small business sector amounted to Rp405.89 billion, up 81.94% from Rp223.09 billion in 2022.

Kredit berdasarkan Kolektibilitas Loans based on Collectability

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

Uraian	2022	2023	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Lancar	9.509.514	11.654.847	2.145.333	22,56	Current
Dalam Perhatian Khusus	71.648	586.147	514.499	718,09	Special Mention
Kurang Lancar	39.299	170.316	131.017	333,39	Substandard
Diragukan	48.556	26.473	(22.083)	(45,48)	Doubtful
Macet	80.228	239.403	159.175	198,40	Loss
Total	9.749.245	12.677.186	2.927.941	30,03	Total

Sejalan dengan kinerja perbankan Indonesia secara keseluruhan relatif solid dan resilien, rasio kredit bermasalah (*non-performing loan/NPL*) *gross* per akhir Desember 2023 meningkat menjadi 3,44% dari 1,73% pada tahun sebelumnya, sedangkan *NPL net* meningkat menjadi 1,69% dari 0,55% pada tahun 2022.

In the midst of economic conditions that are recovering from the previous year, the ratio of gross non-performing loans (NPL) as of the end of December 2023 increased to 3.44% from 1.73% in the previous year, while net NPL was up to 1.69% from 0.55% in the year 2022.

Kredit bermasalah pada akhir tahun 2023 tercatat sebesar Rp436,19 miliar, meningkat 159,51% dibandingkan akhir tahun 2022 sebesar Rp168,08 miliar.

Non-performing loans at the end of 2023 were recorded at Rp436.19 billion, increase 159.51% compared to the end of 2022 amounted to Rp168.08 billion.

Sementara itu, kredit yang direstrukturisasi pada akhir tahun 2023 adalah Rp366,17 miliar, menurun dibandingkan tahun sebelumnya yang sebesar Rp416,60 miliar, dengan cadangan kerugian penurunan nilai masing-masing sebesar Rp84,22 miliar dan Rp110,21 miliar. Agunan yang diambil alih (AYDA) pada tahun 2023 sebesar Rp56,14 miliar.

Meanwhile, restructured loans at the end of 2023 were Rp366.17 billion, down from the previous year of Rp416.60 billion, with reserves for impairment of losses of Rp84.22 billion and Rp110.21 billion respectively. Repossessed collaterals in 2023 amounted to Rp56.14 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 2023, tidak terdapat pelampauan maupun pelanggaran terhadap batas maksimum pemberian kredit. Kredit kepada pihak terkait pada tahun 2022 adalah Rp390,89 miliar atau 10,77% dari total modal, sedangkan pada tahun 2022 kredit kepada pihak terkait sebesar Rp296,41 miliar.

Legal Lending Limit (LLL)

For funding to related parties and the provision of large funds, the Bank always adheres to the principles of prudence and to the provisions regarding the Legal Lending Limit (LLL). Throughout 2023, there were no exceedances or violations of the maximum lending limit. Loans to related parties in 2023 is Rp390.89 billion or 10,77% of total capital, while in 2022 loans to related parties amounted to Rp296.41 billion.

Liabilitas

Liabilities

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

Uraian	2022	2023	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Liabilitas Segera	24.687	28.436	3.749	15,19	Current Liabilities
Simpanan dari Nasabah	15.462.825	19.315.909	3.853.084	24,92	Customer Deposits
Pihak Berelasi	4.574.564	5.200.509	625.945	13,68	Related Parties
Pihak Ketiga	10.888.261	14.115.400	3.227.139	29,64	Third Parties
Simpanan dari Bank Lain	601.618	966.590	364.972	60,67	Deposits from other Banks
Utang Pajak	23.054	25.924	2.870	12,45	Tax Payables
Liabilitas Imbalan Kerja	15.115	21.661	6.546	43,31	Employee Benefit Liabilities
Efek-efek yang Dijual dengan Janji Dibeli Kembali	905.895	239.027	(666.868)	(73,61)	Securities Sold under Repurchase Agreements
Liabilitas Akseptasi	113.418	93.108	(20.310)	(17,91)	Acceptance Payables
Liabilitas Derivatif	878	90	(788)	(89,75)	Derivative Payables
Utang Bunga	21.027	41.478	20.451	97,26	Interest Payables
Liabilitas Lain-Lain	96.131	96.199	68	0,07	Other Payables
Total Liabilitas	17.264.648	20.828.422	3.563.774	20,64	Total Liabilities

Per akhir tahun 2023, total liabilitas Bank tercatat sebesar Rp20,83 triliun, mengalami peningkatan sebesar Rp3,56 triliun atau 20,64% dibandingkan tahun 2022 yang sebesar Rp17,26 triliun. Peningkatan ini terutama didorong oleh peningkatan simpanan nasabah sebesar Rp3,85 triliun.

At the end of 2023, total Liabilities were recorded at Rp20.83 trillion, which increased Rp3.56 trillion or 20.64% compared to 2022, which amounted to Rp17.26 trillion. This increase was mainly driven by an increase in customer deposits of Rp3.85 trillion.

Simpanan Nasabah

Customer Deposits

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

Uraian	2022	2023	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Giro	4.853.578	5.595.812	742.234	15,29	Current Accounts
Tabungan	552.719	695.465	142.746	25,83	Savings
Deposito	10.056.528	13.024.632	2.968.104	29,51	Deposits
Total	15.462.825	19.315.909	3.853.084	24,92	Total

Simpanan nasabah terdiri dari giro, tabungan, dan deposito yang dihimpun pada akhir tahun 2023 sebesar Rp19,31 triliun, meningkat sebesar Rp3,85 triliun atau 24,92% dibanding tahun 2022 yang sebesar Rp15,46 triliun.

Customer deposits consist of demand deposits, savings, and time deposits collected at the end of 2023 amounted to Rp19.31 trillion. This was an increase of Rp3.85 trillion or 24.92% compared to 2022, which was Rp15.46 trillion.

Simpanan giro mengalami peningkatan sebesar 15,29% menjadi Rp5,60 triliun, sedangkan tabungan dan deposito masing-masing mengalami peningkatan sebesar 25,83% dan 29,51% menjadi Rp695,47 miliar dan Rp13,02 triliun di tahun 2023. Komposisi pendanaan giro dan tabungan pada akhir tahun 2023 adalah 28,97% dan 3,60%, dibandingkan tahun 2022 yang sebesar 31,39% dan 3,57%. Komposisi pendanaan deposito di tahun 2023 adalah 67,43%, sedangkan di tahun 2022 adalah 65,04%.

Current accounts decrease by 15.29% to become Rp5.60 trillion, while savings and demand deposits increased by 25.83% and 29.51% to become Rp695.47 billion and Rp13.02 trillion respectively. The composition of current accounts and savings accounts at the end of 2023 is 28.97% and 3.60%, compared to the year 2022 which was 31.39% and 3.57%. The composition of deposit funding in 2023 is 67.43%, while in 2022 it is 65.04%.



Penempatan dana pihak ketiga dari pihak berelasi per 31 Desember 2023 sebesar Rp5,20 triliun, meningkat 13,68% dibandingkan tahun sebelumnya, terdiri dari simpanan giro sebesar Rp3,70 triliun, tabungan sebesar Rp2,77 miliar, dan deposito sebesar Rp1,49 triliun.

Placement of third-party funds from related parties as of December 31, 2023 amounted to Rp5.20 trillion, an increase of 13.68% compared to the previous year, consisting of current account deposits in the amount of Rp3.70 trillion, savings of Rp2.77 billion, and deposits of Rp1.49 trillion.

Ekuitas Equity

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

Uraian	2022	2023	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Modal Saham	593.710	613.472	19.762	3,33	Capital Stock
Tambahan Modal Disetor	1.707.342	2.482.288	774.946	45,39	Additional Paid-in Capital
Dana Setoran Modal	794.708	-	(794.708)	(100,00)	Capital Contribution Fund
Laba atau Rugi Komprehensif	(58.447)	2.841	61.288	(104,86)	Comprehensive Income or Loss
Saldo Laba	250.775	457.557	206.782	82,46	Retained Earnings
Total Ekuitas	3.288.088	3.556.158	268.070	8,15	Total Equity

Total ekuitas Bank pada akhir tahun 2023 sebesar Rp3,56 triliun, tercatat naik sebesar 8,15% dari tahun 2022 yang sebesar Rp3,29 triliun. Hal ini terjadi terutama karena dana yang dihimpun dari Penawaran Umum Terbatas IV (PUT IV) dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu (HMETD).

The total equity of the Bank at the end of 2023 amounted to Rp3.56 trillion, increasing as much as 8.15% from 2022, which was Rp3.289 trillion. This is mainly due to funds raised from Rights Issue IV.

Laporan Arus Kas

Statement of Cash Flows

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

Uraian	2022	2023	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Arus Kas Bersih (untuk) dari Kegiatan Operasi	(247.730)	72.808	320.538	(129,39)	Net Cash Flows (for)/from Operating Activities
Arus Kas Bersih (untuk) dari Kegiatan Investasi	(1.209.010)	467.063	1.676.073	(138,63)	Net Cash Flows (for)/from Investing Activities
Arus Kas Bersih (untuk) dari Kegiatan Pendanaan	778.589	(24.823)	(803.412)	(103,19)	Net Cash Flows (for)/from Financing Activities
(Penurunan)/Kenaikan Bersih Kas dan Setara Kas	(678.151)	515.048	1.193.199	(175,95)	Increase of Cash and Cash Equivalents
Posisi Kas dan Setara Kas di Awal tahun	5.186.733	4.508.582	(678.151)	(13,07)	Cash and Cash Equivalents at the Beginning of the Year
Posisi Kas dan Setara Kas di Akhir Tahun	4.508.582	5.023.630	515.048	11,42	Cash and Cash Equivalents at the End of the Year

Posisi kas dan setara kas meningkat 11,42% menjadi Rp5,02 triliun, setelah kenaikan arus kas bersih sepanjang tahun 2023 sebesar Rp515,05 miliar. 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.

Cash and cash equivalents increase 11.42% to Rp5.02 trillion, after an increase in net cash flows throughout 2023 amounting to Rp515.05 billion. 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

Pada tahun 2023, arus kas bersih yang diperoleh dari aktivitas operasi adalah Rp72,81 miliar, atau mengalami peningkatan sebesar Rp320,54 miliar. Peningkatan arus kas yang diperoleh dari aktivitas operasi disebabkan antara lain oleh penurunan penyaluran kredit sebesar Rp3,11 triliun.

Arus Kas untuk Kegiatan Investasi

Arus kas bersih yang digunakan untuk aktivitas investasi selama tahun 2023 adalah sebesar Rp467,06 miliar. 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 Rp2,12 triliun. Sedangkan arus kas keluar digunakan untuk pembelian efek-efek sebesar Rp1,60 triliun, perolehan aset tetap sebesar Rp33,65 miliar, dan perolehan aset hak guna sebesar Rp21,86 miliar.

Arus Kas dari Kegiatan Pendanaan

Selama tahun 2023 arus kas bersih yang diperoleh dari aktivitas pendanaan sebesar Rp24,82 miliar yang berupa penerimaan dari pembayaran liabilitas sewa.

Kemampuan Membayar Utang

Kemampuan Bank dalam memenuhi seluruh kewajiban, baik kewajiban jangka panjang maupun jangka pendek, dicerminkan oleh perhitungan rasio solvabilitas berupa perhitungan rasio kecukupan modal, serta rasio likuiditas melalui perhitungan *loan to funding ratio* (LFR).

Rasio Kecukupan Modal

Rasio kecukupan modal, dengan memperhitungkan risiko kredit, operasional, dan pasar di akhir tahun 2023 sebesar 26,10%, mengalami penurunan dari tahun sebelumnya sebesar 31,12%. Penurunan ini seiring dengan penyaluran kredit dan penempatan pada surat berharga yang dilakukan Bank sepanjang tahun 2023. aset tertimbang menurut risiko (ATMR) untuk risiko kredit, pasar, dan operasional pada tanggal 31 Desember 2023 sebesar Rp13,90 triliun, naik sebesar Rp3,19 triliun dibandingkan dengan posisi 31 Desember 2022 yang sebesar Rp10,72 triliun. Peningkatan ini sejalan dengan pertumbuhan aset keuangan yang dimiliki Bank.

Modal inti meningkat dari Rp3,22 triliun di tahun 2022 menjadi Rp3,47 triliun di tahun 2023, dan berkontribusi 95,68% terhadap total modal. Sementara itu, modal pelengkap naik menjadi Rp156,65 miliar di tahun 2023 dari Rp115,33 miliar di tahun 2022 dan berkontribusi 4,32% terhadap total modal.

Loan to Funding Ratio

Loan to funding ratio (LFR) merupakan salah satu indikator yang digunakan Bank untuk mengukur likuiditas. Pada akhir tahun 2023, tercatat rasio LFR sebesar 65,60%, naik dari posisi tahun 2022 sebesar 63,06%.

Cash Flow from Operating Activities

In 2023, net cash flows come from operating activities were Rp72.81 billion, or increased by Rp320.54 billion. The increase in cash flows obtained from operating activities was caused, among others, by the decreasing lending amounting to Rp3.11 trillion.

Cash Flow to Investment Activities

Net cash flows used in investing activities during 2023 are Rp467.06 billion. Cash inflows came from sale of marketable securities classified as fair value through other comprehensive income and receipt of maturing securities amounting to Rp2.12 trillion. While cash outflows were used for marketable securities purchases amounting to Rp1.60 trillion, acquisition of fixed assets of Rp33.65 billion, and acquisition of right of use assets Rp21.86 billion.

Cash Flow from Funding Activities

During 2023, net cash flow obtained from financing activities amounted to Rp24.82 billion in the form of proceeds from lease liability payments.

Debt Service Ability

The Bank's ability to fulfill all obligations, both long-term and short-term obligations, is reflected in the calculations for solvency ratio 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, taking into account credit, operational and market risks at the end of 2023 was at 26.10%, a decrease from the previous year's ratio of 31.12%. This decrease is in line with the lending and placement of securities conducted by the Bank throughout the year 2023. Total risk weighted assets (RWA) accounted for credit, market and operational risks as at 31 December 2023 amounted to Rp13.90 trillion, an increase of Rp3.19 trillion compared to the December 31, 2022 position, which amounted to Rp10.72 trillion. This increase is in line with the growth of financial assets owned by the Bank.

Core capital increased from Rp3.22 trillion, in 2022 to Rp3.47 trillion in 2023, and contributed 95.68% towards total capital. Meanwhile, supplementary capital increased to Rp156.65 billion in 2023 from Rp115.33 billion in 2022, and contributed 4.32% towards total capital.

Loan to Funding Ratio

Loan to funding ratio is one of the indicators used by the Bank to measure liquidity. At the end of 2023, the LFR ratio was recorded at 65.60%, up from the position in 2022 of 63.06%.



Upaya lain yang dilakukan Bank dalam memantau likuiditas adalah dengan menjaga rasio alat likuid. Pemantauan rasio dilakukan secara harian pada rasio alat likuid terhadap *non-core deposit* (AL/NCD) dan rasio alat likuid terhadap dana pihak ketiga (AL/DPK). Selama tahun 2023, rata-rata rasio AL/NCD dan AL/DPK masing-masing sebesar 153,45% dan 24,34%, melampaui level yang disarankan oleh Otoritas Jasa Keuangan, yaitu sebesar 50% untuk rasio AL/NCD dan 10% untuk rasio AL/DPK.

Tingkat Kolektibilitas Piutang

Bank Ina melakukan perhitungan kolektibilitas piutang dengan menggunakan indikator rasio kredit bermasalah (NPL). Pada akhir tahun 2023, NPL Bank mengalami peningkatan menjadi 3,44% dibandingkan akhir tahun 2022 sebesar 1,73%. Rasio NPL-*net* juga naik menjadi 1,69% dari sebelumnya yang sebesar 0,55%.

Sementara itu, rasio aset produktif bermasalah dibandingkan total aset produktif tahun 2023 adalah 1,75%, mengalami peningkatan 0,96% dibandingkan tahun 2022 yang sebesar 0,79%.

Rentabilitas

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

Imbal Hasil atas Aset (ROA)

Pada tahun 2023, rasio laba terhadap jumlah aset (*return on asset*/ROA) sebesar 1,17%, meningkat dibandingkan tahun 2022 yang sebesar 1,09%.

Imbal Hasil atas Ekuitas (ROE)

Sementara itu, imbal hasil atas ekuitas (*return on equity*/ROE) mengalami penurunan menjadi 6,14% pada tahun 2023, dibandingkan posisi tahun 2022 yang sebesar 6,57%. Hal ini disebabkan oleh peningkatan modal inti.

Pendapatan Bunga Bersih (NIM)

Pada tahun 2023, margin bunga bersih dibukukan sebesar 3,12%, menurun dibandingkan tahun 2022 yang sebesar 3,49%.

Beban Operasional terhadap Beban Operasional (BOPO)

Rasio beban operasional terhadap pendapatan operasional Bank Ina untuk tahun 2023 sebesar 84,37%, meningkat bila dibandingkan realisasi tahun 2022 sebesar 82,43%.

Another effort which has undertaken by the Bank in order to monitoring liquidity is to maintain the ratio of liquid assets. Ratio monitoring is carried out on a daily basis for the ratio of liquid instruments to non-core deposits (AL/NCD) and the ratio of liquid instruments to third party funds (AL/DPK). During 2023, the average ratio of AL/NCD and AL/DPK is 153.45% and 24.34%, exceeding the level recommended by the Financial Services Authority, which is 50% for the AL/NCD ratio and 10% for the AL/DPK ratio.

Receivables Turnover Ratio

Bank Ina calculates the receivables turnover by using indicator of non-performing loans (NPL) ratio. At the end of 2023, the Bank's NPL increased to 3.44% compared to that of end of 2022 of 1.73%. The NPL-*net* ratio also decreased to 1.69% from 0.55%.

Meanwhile, the non-performing earning assets ratio to total earning assets in 2023 was 1.75%, an increase of 0.96% compared to that of 2022 which was 0.79%.

Profitability

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

Return on Assets (ROA)

In 2023, the return on assets (ROA) was 1.17%, decreasing compared to that of 2022, which was 1.09%.

Return on Equity (ROE)

Meanwhile, return on equity (ROE) increased to 6.14% in 2023, compared to the corresponding position of 6.57% in 2022. This was due to the increase in net income.

Net Interest Income (NIM)

In 2023, the net interest margin was recorded at 3.12%, an increase compared to that of 2022, which was 3.49%.

Operating Expenses to Operating Income (BOPO)

The ratio of operating expenses to operating income of Bank Ina for 2023 was 84.37%, a decrease when compared to the realization in 2022 of 82.43%.

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.

Kebijakan Manajemen atas Struktur Modal

Kebijakan Manajemen Bank Ina atas struktur modal dapat terlihat pada pencapaian atau perolehan rasio kewajiban penyediaan modal minimum (KPMM) 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

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

Uraian	2022	2023	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Komponen Modal			Capital Components		
Modal Inti	3.219.420	3.471.368	251.948	7,83	Core Capital
Modal Pelengkap	115.332	156.650	41.318	35,83	Supplementary Capital
Total Modal	3.334.752	3.628.018	293.266	8,79	Total Capital
Aktiva Tertimbang Menurut Risiko (ATMR)			Risk Weighted Assets (RWA)		
Risiko Kredit	10.316.480	13.332.473	3.015.993	29,23	Credit Risk
Risiko Pasar	1.654	31.420	29.766	1.799,64	Market Risk
Risiko Operasional	397.232	537.024	139.792	35,19	Operational Risk
Total ATMR Risiko Kredit, Pasar, dan Operasional	10.715.366	13.900.917	3.185.551	29,73	Total ATMR for Credit, Market, and Operational Risks
Rasio KPMM dengan Memperhitungkan Risiko Kredit dan Operasional (%)	31,13	26,16		(15,97)	CAR by Evaluating Credit and Op-erational Risks (%)
Rasio KPMM dengan Memperhitungkan Risiko Kredit, Pasar, dan Operasional (%)	31,12	26,10		(16,13)	CAR by Evaluating Credit, Market, and Operational Risks (%)
Rasio Modal Inti terhadap ATMR (%)	30,04	24,97		(16,88)	Core Capital to ATMR Ratio (%)

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.

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.



Total modal Bank pada akhir tahun 2023 menjadi Rp3,63 triliun atau naik 8,79%. CAR Bank turun dari 31,12% pada akhir tahun sebelumnya menjadi 26,10% di akhir tahun 2023. Berdasarkan komposisinya, modal inti pada akhir tahun 2023 terdiri atas modal disetor sebesar Rp613,47 miliar, cadangan tambahan modal Rp2,94 triliun dan faktor pengurang modal inti utama sebesar Rp58,30 miliar, dengan modal pelengkap sebesar Rp156,65 miliar.

Komitmen Material untuk Investasi Barang Modal

Ikatan Material terkait Investasi Barang Modal

Bank Ina tidak memiliki ikatan material investasi barang modal selama tahun 2023. 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 dalam rangka perbaikan infrastruktur dan perluasan jaringan kantor. Pada tahun 2023, investasi barang modal Bank Ina mencapai Rp33,65 miliar, meningkat Rp1,55 miliar atau 4,83%. Hal ini terutama dipengaruhi oleh meningkatnya dalam pembangunan sebesar Rp8,68 miliar. Perubahan-perubahan terkait investasi barang modal secara terperinci diuraikan dalam bentuk berikut.

The total capital of the Bank at the end of 2023 was Rp3.63 trillion, up 8.79%. The Bank's CAR decrease from 31.12% at the end of the previous year to 26.10% at the end of 2023. Based on its composition, core capital at the end of 2023 consisted of paid-in capital of Rp613.47 billion, additional capital reserves of Rp2.94 trillion and core capital deduction of Rp58.30 billion, with supplementary capital of Rp156.65 billion.

Material Commitments for Capital Goods Investment

Material Commitments related to Capital Goods Investment

Bank Ina did not make any material commitments of capital goods investment in 2023. 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 2023, Bank Ina's capital goods investment was recorded at Rp33.65 billion, an increase of Rp1.55 billion or 4.83%. This was mainly due to an increase in assets under construction of Rp8.68 billion. Changes related to capital goods investment are described in detail in the following table.

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

Uraian	2022	2023	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Perangkat Keras dan Lunak	17.287	11.677	(5.610)	(32,45)	Hardware and Software
Perabotan dan Peralatan Kantor	4.833	4.592	(241)	(4,99)	Office Furniture and Equipment
<i>Leasehold Improvement</i>	5.239	3.264	(1.975)	(37,70)	Leasehold Improvement
Kendaraan Bermotor	15	711	696	4.640,00	Vehicles
Dalam Pembangunan	4.722	13.403	8.681	183,84	Under Construction
Total	32.096	33.647	1.551	4,83	Total

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

Sepanjang tahun 2023, Bank tidak melakukan transaksi material mengenai investasi, divestasi, ekspansi, penggabungan/peleburan usaha, akuisisi, restrukturisasi utang/modal.

Information on Material Transaction Pertaining to Investment, Expansion, Divestment, Business Merger/ Consolidation, Acquisition, Debt/Capital Restructuring

Throughout 2023, the Bank did not conduct material transactions regarding investment, divestment, expansion, business merger/ acquisition, acquisition, debt/capital restructuring.

Informasi Transaksi Material yang Mengandung Benturan Kepentingan dan/atau Transaksi dengan Pihak Afiliasi

Bank Ina tidak terlibat dalam transaksi yang bersifat material yang mengandung unsur benturan kepentingan dengan pihak yang berelasi di sepanjang tahun 2023. Informasi transaksi material dengan pihak berelasi dapat dilihat pada Catatan 35 Laporan Keuangan Audit 2023.

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. 7 (Revisi 2015) tentang "Pengungkapan Pihak-pihak Berelasi". Dengan demikian, tidak terdapat transaksi penyediaan dana kepada pihak berelasi Bank Ina sepanjang tahun 2023 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

Bank tidak memiliki informasi dan fakta material yang terjadi setelah tanggal Laporan Akuntan.

Perbandingan Target dan Realisasi 2023

[POJK51-F.2]

Pencapaian target usaha Bank pada tahun 2023 mencatatkan hasil yang positif, sejalan dengan kondisi industri perbankan yang mulai membaik pasca Covid-19.

Information on Material Transactions Involving Conflicts of Interest and Transactions with Affiliated Parties

The Bank did not conduct material transactions that involves elements of conflict of interest with related parties throughout 2023. Material transaction information with related parties can be seen in Note 35 of the 2023 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. 7 (Revised 2015) concerning "Disclosure of Related Parties". Thus, there will be no transactions providing funds to related parties of Bank Ina throughout 2023 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

The Bank did not have information and material facts that occurred after the Balance Sheet date.

Comparison between Target and Realization 2023 [POJK51-F.2]

The achievement of the Bank's business target in 2023 recorded positive results, in line with the improving conditions of the banking industry after Covid-19.

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

Uraian	Pencapaian Achievement (%)	Description
Total Aset	101,78	Total Assets
Surat Berharga	110,54	Securities
Penempatan pada Bank Indonesia dan Bank Lain	79,62	Placements with Bank Indonesia and Other Banks



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

Uraian	Pencapaian Achievement (%)	Description
Tagihan <i>Reverse Repo</i>	145,56	Reverse Repo Receivables
Kredit	94,69	Loans
Simpanan Nasabah	98,87	Customer Deposits
Ekuitas	100,00	Equity
Pendapatan Bunga Bersih	94,21	Net Interest Income
Laba Bersih	98,09	Net Profit
CAR (%)	26,10	CAR (%)
ROE (%)	6,14	ROE (%)
ROA (%)	1,17	ROA(%)
NIM (%)	3,12	NIM (%)
BOPO (%)	84,37	BOPO (%)
NPL-gross (%)	3,44	NPL-gross (%)
NPL-net (%)	1,69	NPL-net (%)

Indikator pencapaian realisasi tersebut diungkapkan sebagai berikut.

1. Total aset mencapai 101,78% dari target pertumbuhan yang telah ditetapkan.
2. Penyaluran kredit tercapai sebesar 94,69% dari target anggaran.
3. Simpanan nasabah tercatat mencapai 98,87% dari target anggaran.
4. Alokasi *idle fund* pada penempatan surat berharga obligasi, penempatan pada Bank Indonesia dan penempatan pada bank lain memberikan hasil positif terhadap pendapatan bunga Bank, sehingga NIM dapat tercapai sebesar 3,12%.
5. Laba bersih terealisasi 98,09% dari target.
6. Rasio rentabilitas seperti ROE dan ROA mencapai 6,14% dan 1,17%.
7. Rasio NPL-gross lebih tinggi dari target yang ditetapkan, yaitu mencapai 3,44%.

Indicators of achievement of such realization are expressed as follows.

1. Total assets were recorded at 101.78% of the predetermined growth target.
2. Loans disbursed amounted to 94.69% of the budget target.
3. Deposits from customers were recorded 98.87% of the budget target.
4. The allocation of idle funds in the placement of bond securities, placements with Bank Indonesia and placements with other banks provide positive results for the Bank's interest income, so that the NIM amounted to 3.12%.
5. Net income was realized 98.09% of the target.
6. Profitability ratios such as ROE and ROA of 3.12% and 1.17%.
7. The gross NPL ratio such as 3.44%.

Nilai Ekonomi Langsung yang Dihasilkan dan Didistribusikan

Bank Ina berkomitmen untuk memberikan manfaat melalui nilai ekonomi yang didistribusikan kepada para pemangku kepentingan, sebagai berikut.

Direct Economic Value Generated and Distributed

Bank Ina is committed to providing benefits through economic value distributed to stakeholders, as follows.

(dalam jutaan Rupiah / in million Rupiah)

Uraian	2022	2023	Description
Nilai Ekonomi Langsung yang Dihasilkan	2.340.629	2.682.098	Direct Economic Values Generated
Penerimaan Bunga, Provisi, dan Komisi	1.264.338	1.962.198	Interest Income, Fees, and Commission
Pendapatan Operasional Lainnya	30.918	51.900	Other Operating Income
Penerimaan atas Penjualan Aset Tetap	-	-	Proceeds from Sale of Fixed Assets
Penerimaan Efek-Efek yang telah Jatuh Tempo	245.000	668.000	Proceeds from Matured Marketable Securities
Penerimaan dari Penawaran Umum Terbatas	800.373	-	Proceeds from Limited Public Offering
Nilai Ekonomi yang Didistribusikan	894.582	1.386.132	Economic Value Distributed

(dalam jutaan Rupiah / in million Rupiah)

Uraian	2022	2023	Description
Pembayaran Bunga	599.143	992.666	Payments of Interest
Pembayaran Beban Operasional Lainnya	92.851	108.975	Payments of other Operating Expense
Pembayaran Beban Tenaga Kerja	128.495	192.653	Payments of Personnel Expense
Pembayaran Pajak Penghasilan	52.102	66.867	Payment of Income Tax
Biaya Emisi dari Penawaran Umum Terbatas	3.241	-	Public Offering Issuance cost from Limited
Pembayaran Liabilitas Sewa	18.543	24.823	Payment of Lease Liabilities
Pembagian Dividen	-	-	Dividend Distribution
Pembiayaan Kegiatan CSR	207	148	Payment of CSR Activities
Nilai Ekonomi Ditahan	1.446.047	1.295.966	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 2022 tanggal 3 Juni 2022 dan RUPS Tahunan 2023 tanggal 16 Juni 2023, Bank Ina tidak melakukan pembagian dividen. Hal ini dikarenakan laba bersih Bank Ina untuk tahun buku 2021 dan 2022 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 2022 Annual GMS on June 3, 2022, and the 2023 Annual GMS on June 16, 2023, Bank Ina did not distribute dividends. This matter was due to Bank Ina's net income for the 2021 and 2022 financial years was recorded as retained earnings in order to strengthen the Bank's capital position.

Realisasi Penggunaan Dana Hasil Penawaran Umum

Pada tahun 2023, 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 2023, 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 Rp / in Rp)

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	800.372.805.750	5.665.147.838	794.707.657.912	794.707.657.912	794.707.657.912	-



Prospek Usaha 2024

Berbagai risiko global, seperti pelemahan ekonomi, tensi geopolitik, tekanan fiskal, dan kenaikan suku bunga acuan di sejumlah negara masih akan berlanjut di tahun 2024. Kondisi ini mengakibatkan pertumbuhan ekonomi global tahun tersebut akan melambat menjadi 2,8%. Sementara itu, perekonomian Indonesia diperkirakan akan tumbuh dalam kisaran 4,7%-5,5%, ditopang oleh kebijakan moneter dan fiskal, akselerasi transformasi sektor keuangan, digitalisasi ekonomi dan keuangan, serta ekonomi dan keuangan inklusif hijau.

Di sisi lain, Bank Indonesia akan terus memperkuat stimulus kebijakan makroprudensial untuk mendorong kredit/pembiayaan perbankan. Prospek intermediasi perbankan akan terus meningkat, diperkirakan pada level di atas 10%. Adapun nilai transaksi *digital banking* diproyeksikan meningkat 9,11% (yoy) hingga mencapai Rp63.803,77 triliun, sedangkan nilai transaksi uang elektronik UE diproyeksikan meningkat 25,77% (yoy) hingga mencapai Rp1.051,24 triliun.

Untuk merespons prospek usaha tersebut, Bank Ina telah menyusun strategi pengembangan usaha 2024, sebagai berikut.

1. Menjalankan bisnis dengan menggunakan *hybrid model*, yaitu Bank dengan jaringan cabang serta didukung dengan penyediaan layanan perbankan digital untuk nasabah yang memiliki bertransaksi secara digital maupun untuk menjangkau nasabah yang tidak dapat dijangkau oleh jaringan cabang yang ada.
2. Mengembangkan SDM yang mendukung strategi Bank secara menyeluruh, dengan fokus pada unit *frontliner*, pengembangan bisnis, SDM, dan IT.
3. Optimalisasi cabang-cabang yang telah ada dan juga kemungkinan untuk menambah cabang baru, dan pengembangan produk *digital banking* serta aktivitas sebagai Bank Devisa.
4. Menyelaraskan seluruh *channel touch point*, baik yang *existing* maupun yang akan dikembangkan kemudian untuk memberikan kemudahan akses kepada nasabah, membangun pertumbuhan kepemilikan produk per nasabah, dan meningkatkan akses nasabah baik melalui jaringan kantor cabang, ATM, *mobile* dan *internet banking*, *contact center*, EDC, maupun QRIS.

Proyeksi Tahun 2024

Dengan memperhatikan kondisi ekonomi baik global maupun nasional, serta menimbang kondisi industri dan prospek usaha, Bank Ina telah menetapkan proyeksi usaha tahun 2024 dibandingkan dengan realisasi tahun 2023 sebagai berikut.

2024 Business Outlook

Various global risks, such as economic weakness, geopolitical tensions, fiscal pressures, and increases in benchmark interest rates in a number of countries will continue in 2024. This condition resulted in global economic growth that year will slow to 2.8%. Meanwhile, Indonesia's economy is predicted to grow in the 4.7%-5.5% range, supported by monetary and fiscal policies, accelerated financial sector transformation, economic and financial digitalization, and economy and finance, and green inclusive economy and finance.

On the other hand, Bank Indonesia will continue to strengthen macroprudential policy stimuli to stimulate bank lending/financing. The outlook for bank intermediation will continue to improve, estimated at levels above 10%. Meanwhile, the value of digital banking transactions is projected to increase 9.11% (yoy) to reach Rp63,803.77 trillion, while the value of EU electronic money transactions is projected to increase 25.77% (yoy) to reach Rp1,051.24 trillion.

To respond to this business prospect, Bank Ina has developed a 2024 business development strategy, as follows.

1. Running a business using a hybrid model, namely a Bank with a branch network and supported by the provision of digital banking services for customers who have digital transactions or to reach customers who cannot be reached by existing branch networks.
2. Develop human resources that support the Bank's overall strategy, focusing on frontliners, business development, HR, and IT units.
3. Optimization of existing branches as well as the possibility to add new branches, and development of digital banking products and activities as a Foreign Exchange Bank.
4. Aligning all touch point channels, both existing and those that will be developed later to provide easy access to customers, build product ownership growth per customer, and increase customer access through branch office networks, ATMs, mobile and internet banking, contact centers, EDC, and QRIS.

2024 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 compared to the realization in 2023 as follows.

(dalam % / in %)

Uraian	Pertumbuhan 2024 2024 Growth	Description
Total Aset	114,41	Total Assets
Surat Berharga	102,25	Securities
Penempatan pada Bank Indonesia dan Bank Lain	127,51	Placements with Bank Indonesia and Other Banks

(dalam % / in %)

Uraian	Pertumbuhan 2024 2024 Growth	Description
Tagihan <i>Reverse Repo</i>	74,19	Reverse Repo Receivables
Kredit	130,08	Loans
Simpanan Nasabah	118,67	Customer Deposits
Ekuitas	108,80	Equity
Pendapatan Bunga Bersih	133,10	Net Interest Income
Laba Bersih	144,83	Net Profit

(dalam % / in %)

Uraian	Proyeksi 2024 2024 Projection	Description
CAR (%)	21,91	CAR (%)
ROE (%)	8,24	ROE (%)
ROA (%)	1,49	ROA(%)
NIM (%)	3,95	NIM (%)
BOPO (%)	80,49	BOPO (%)
NPL-gross (%)	1,55	NPL-gross (%)
NPL-net (%)	0,21	NPL-net (%)

Perubahan Kebijakan Akuntansi

Berikut kebijakan akuntansi yang telah disahkan oleh Dewan Standar Akuntansi Keuangan (DSAK) Indonesia yang dipandang relevan terhadap kondisi Bank Ina dan mulai berlaku efektif untuk Laporan Keuangan tanggal 31 Desember 2023.

Amendments to Accounting Policies

The following are accounting policies issued by the Indonesian Financial Accounting Standards Board (DSAK) that are considered relevant to Bank Ina's condition and are effective for the Financial Statements of December 31, 2023.

ISAK/Amandemen PSAK Amendments to ISAK/PSAK	Dampak terhadap Laporan Keuangan Impact on Financial Statements
Amandemen PSAK 1 tentang Penyajian Laporan Keuangan tentang Pengungkapan Kebijakan Akuntansi. Amendment to PSAK 1 on Presentation of Financial Statements on Disclosure of Accounting Policies.	Tidak berdampak signifikan terhadap Laporan Keuangan Bank. Does not have a significant impact on the Bank's Financial Statements.
Amandemen PSAK 16 tentang aset tetap tentang Hasil Sebelum Penggunaan yang Diintensikan. Amendment to PSAK 16 on property and equipment on Results Before Intended Use.	
Amandemen PSAK 25 tentang Kebijakan Akuntansi, Perubahan Estimasi Akuntansi dan Kesalahan tentang Definisi Estimasi Akuntansi. Amendment to PSAK 25 on Accounting Policies, Changes in Accounting Estimates and Errors on the Definition of Accounting Estimates.	

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 Bank Indonesia No. 6 Tahun 2023 tentang Pasar Uang dan Pasar Valuta Asing;
2. Peraturan Bank Indonesia No. 7 Tahun 2023 dan Peraturan Anggota Dewan Gubernur No. 4 Tahun 2023 tentang Devisa Hasil Ekspor dan Devisa Pembayaran Impor;

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. Bank Indonesia Regulation No. 6 of 2023 concerning Money Market and Foreign Exchange Market;
2. Bank Indonesia Regulation No. 7 of 2023 and Member of the Board of Governors Regulation No. 4 of 2023 concerning Foreign Exchange from Export and Foreign Exchange Import Payments;



3. Peraturan Bank Indonesia No. 11 Tahun 2023 tentang Kebijakan Insentif Likuiditas Makroprudensial dan Peraturan Anggota Dewan Gubernur No. 11 Tahun 2023 tentang Peraturan Pelaksanaan Kebijakan Insentif Likuiditas Makroprudensial;
4. Peraturan Anggota Dewan Gubernur No. 2 Tahun 2023 tentang Perubahan atas Peraturan Anggota Dewan Gubernur No. 24/8/PADG/2022 tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah;
5. Peraturan Anggota Dewan Gubernur No. 5 Tahun 2023 tentang Perubahan Kedua Atas Peraturan Anggota Dewan Gubernur No. 21/28/PADG/2019 tentang Pemantauan Kegiatan Lalu Lintas Devisa Bank dan Nasabah;
6. Peraturan Anggota Dewan Gubernur No. 10 Tahun 2023 tentang Perubahan Keenam atas Peraturan Anggota Dewan Gubernur No. 21/22/PADG/2019 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah;
7. Peraturan Anggota Dewan Gubernur No. 12 Tahun 2023 tentang Perubahan kedua atas PADG No. 24/8/PADG/2023 tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah;
8. Peraturan Anggota Dewan Gubernur No. 19 Tahun 2023 tentang Perubahan Kelima atas Peraturan Anggota Dewan Gubernur No. 21/25/APDG/2019 tentang Rasio *Loan to Value* untuk Kredit Properti, Rasio *Financing to Value* untuk Pembiayaan Properti, dan Uang Muka untuk Kredit atau Pembiayaan Kendaraan Bermotor;
9. Peraturan Menteri Koordinator Bidang Perekonomian Republik Indonesia No. 1 Tahun 2023 tentang perubahan atas Peraturan Menteri Koordinator Bidang Perekonomian Republik Indonesia No. 1 Tahun 2022 tentang Pedoman Pelaksanaan Kredit Usaha Rakyat;
10. Peraturan Menteri Koordinator Bidang Perekonomian No. 2 Tahun 2023 tentang Perlakuan Khusus Bagi Penerima Kredit Usaha Rakyat Terdampak Pandemi *Corona Virus Disease* 2019;
11. Peraturan Menteri Keuangan No. 41 Tahun 2023 tentang Pajak Pertambahan Nilai atas Penyerahan Agunan yang Diambil Alih oleh Kreditur Kepada Pembeli Agunan; dan
12. Keputusan Menteri Keuangan Republik Indonesia No. 317 Tahun 2023 tentang Besaran Subsidi Bunga/Subsidi Margin Kredit Usaha Rakyat.
3. Bank Indonesia Regulation No. 11 of 2023 concerning Macroprudential Liquidity Incentive Policy and Board of Governors Regulation No. 11 of 2023 concerning Regulation on Implementation of Macroprudential Liquidity Incentive Policy;
4. Regulation of Members of the Board of Governors No. 2 of 2023 concerning Amendments to Regulation of Members of the Board of Governors No. 24/8/PADG/2022 concerning Regulations for the Implementation of Minimum Mandatory Current Deposits in Rupiah and Foreign Currencies for Conventional Commercial Banks, Sharia Commercial Banks, and, Sharia Business Units;
5. Board of Governors Regulation No. 5 of 2023 concerning the Second Amendment to Board of Governors Regulation No. 21/28/PADG/2019 concerning Monitoring of Foreign Exchange Traffic Activities of Banks and Customers;
6. Board of Governors Regulation No. 10 of 2023 concerning the Sixth Amendment to Board of Governors Regulation No. 21/22/PADG/2019 concerning Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units;
7. Regulation of Members of the Board of Governors No. 12 of 2023 concerning the Second Amendment to PADG No. 24/8/PADG/2023 concerning Regulations for the Implementation of Minimum Statutory Current Deposits in Rupiah and Foreign Currencies for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units;
8. Board of Governors Regulation No. 19 of 2023 concerning the Fifth Amendment to Board of Governors Regulation No. 21/25/APDG/2019 concerning Loan-to-Value Ratio for Property Loans, Financing-to-Value Ratio for Property Financing, and Down Payment for Motor Vehicle Loans or Financing;
9. Regulation of the Coordinating Minister for Economic Affairs of the Republic of Indonesia No. 1 of 2023 concerning amendments to the Regulation of the Coordinating Minister for Economic Affairs of the Republic of Indonesia No. 1 of 2022 concerning Guidelines for the Implementation of People's Business Credit;
10. Coordinating Minister for Economic Affairs Regulation No. 2 of 2023 concerning Special Treatment for People's Business Credit Recipients Affected by the 2019 Corona Virus Disease Pandemic;
11. Minister of Finance Regulation No. 41 of 2023 concerning Value Added Tax on the Delivery of Collateral Taken Over by Creditors to Collateral Buyers; and
12. Decree of the Minister of Finance of the Republic of Indonesia No. 317 of 2023 concerning the Amount of Interest Subsidy/ Margin Subsidy for People's Business Loans.

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

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

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 2023, diungkapkan pada tabel berikut.

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 rates 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 rates is available at Bank Branches and through www.bankina.co.id official website. Information on quarterly prime lending rates set by Bank Ina for 2023 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 2023 / Quarter I 2023	8,32	8,32	8,32	9,82
Triwulan II 2023 / Quarter II 2023	8,46	8,46	8,46	9,96
Triwulan III 2023 / Quarter III 2023	8,98	8,98	8,98	10,48
Triwulan IV 2023 / Quarter IV 2023	9,00	9,00	9,00	10,50

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 2023 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 Perdana's business continuity throughout the reporting period.

Management Assessment to Manage Significantly Affecting Potential

Bank Ina Perdana's management has evaluated and assessed the ability and achievement of performance targets in all divisions. Until the 2023 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 Perdana'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

05



Sumber Daya Manusia

Human Resources

Sumber daya manusia (SDM) merupakan elemen utama Bank Ina yang menjadi penggerak dalam pencapaian tujuan dan target usaha. Maka dari itu, Bank senantiasa menjaga komitmen untuk mengelola SDM dengan baik dan berkelanjutan, guna menghasilkan SDM yang cakap, mumpuni, dan mampu bersaing dalam berbagai perubahan bisnis di masa yang akan datang.

Human resources (HR) are the main elements of Bank Ina that drive the achievement of business goals and targets. Therefore, the Bank is always committed to managing human resources properly and sustainably, in order to produce capable, qualified HR who are able to compete in various business changes in the future.

Jumlah dan Komposisi SDM

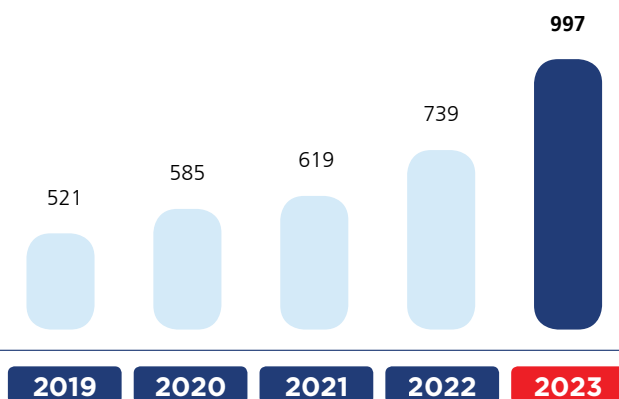
Bank Ina senantiasa menyesuaikan jumlah SDM dengan perkembangan bisnis, dengan tetap memperhatikan rencana bisnis jangka pendek, menengah, dan panjang. Jumlah SDM Bank dalam 5 tahun terakhir diungkapkan sebagai berikut.

HR Number and Composition

Bank Ina always adjusts the number of its HR to the latest business developments, but still considers the short-, medium-, and long-term business plans. The number of the Bank's HR in the last 5 years is disclosed as follows.

Jumlah SDM Bank Ina Tahun 2019-2023

Total HR of Bank Ina 2019-2023



Di sisi lain, pengelolaan SDM yang terarah dan sistematis berdampak pada komitmen Bank dalam menjaga aspek keberagaman dan kesetaraan gender di lingkungan internal. Hal tersebut tercermin pada perbandingan jumlah SDM dalam 3 tahun terakhir yang diungkapkan sebagai berikut.

On the other hand, directed and systematic HR management has an impact on the Bank's commitment to maintaining aspects of diversity and gender equality in the internal environment. This is reflected in the comparison of the number of HR in the last 3 years, which is disclosed as follows.

Komposisi Karyawan berdasarkan Jenjang Pendidikan

Composition of Employees based on Education Level

Jenjang Pendidikan	2023			2022			2021			Educational level
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	
S3	2	1	3	2	-	2	2	1	3	Doctorate
S2	42	35	77	29	22	51	20	17	37	Master
S1	345	234	579	238	148	386	193	127	320	Bachelor
D3-D4	46	26	72	37	19	56	25	16	41	Diploma 3-Diploma 4
D1	2	3	5	2	2	4	1	1	2	Diploma 1
< SLTA	211	50	261	200	40	240	180	36	216	< High School
Total	648	349	997	508	231	739	421	198	619	Total

Komposisi Karyawan berdasarkan Rentang Usia

Composition of Employees based on Age Range

Rentang Usia	2023			2022			2021			Age Range
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	
20-24	46	37	83	35	33	68	30	26	56	20-24
25-29	155	122	277	115	73	188	98	56	154	25-29
30-34	128	44	172	104	31	135	85	31	116	30-34
35-39	114	56	170	82	31	113	68	27	95	35-39
40-44	72	23	95	59	19	78	46	19	65	40-44
45-49	59	22	81	48	18	66	39	16	55	45-49
50-54	38	17	55	39	11	50	33	10	43	50-54
>55	36	28	64	26	15	41	22	13	35	>55
Total	648	349	997	508	231	739	421	198	619	Total

Komposisi Karyawan berdasarkan Tingkatan Jabatan

Composition of Employees based on Position Levels

Rentang Usia	2023			2022			2021			Age Range
	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	1	5	4	1	5	4	1	5	Board of Directors
Assistant Vice President - Executive Vice President	31	22	53	29	14	43	22	13	35	Assistant Vice President - Executive Vice President
Manager - Senior Manager	74	38	112	46	20	66	36	15	51	Manager - Senior Manager
Senior Supervisor	50	32	82	41	23	64	35	25	60	Senior Supervisor
Officer - Supervisor	115	97	212	77	69	146	47	45	92	Officer - Supervisor
Administration - Senior Administration	188	147	335	160	103	263	144	98	242	Administration - Senior Administration
Supporting (Termasuk Alih Daya)	184	11	195	149	-	149	131	-	131	Supporting (Including Outsourcing)
Total	648	349	997	508	231	739	421	198	619	Total

Komposisi Karyawan berdasarkan Status Kepegawaian

Composition of Employees based on Employment Status

Status Kepegawaian	2023			2022			2021			Employment Status
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	
Tetap	270	178	448	209	131	340	182	103	285	Permanent
Tidak Tetap	200	160	360	158	100	258	116	95	211	Non-Permanent
Outsourcing	178	11	189	141	-	141	123	-	123	Outsourcing
Total	648	349	997	508	231	739	421	198	619	Total

Komposisi Karyawan berdasarkan Masa Kerja

Composition of Employees based on Years of Service

Masa Kerja	2023			2022			2021			Years of Service
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	
> 20	11	6	17	12	5	17	11	5	16	> 20
15-20	6	8	14	10	9	19	12	8	20	15-20
10-15	27	21	48	21	19	40	20	14	34	10-15
5-10	65	36	101	40	32	72	42	30	72	5-10
0-5	539	278	817	425	166	591	336	141	477	0-5
Total	648	349	997	508	231	739	421	198	619	Total

Tingkat Perputaran Karyawan

Employee Turnover Rate

Uraian	2023	2022	2021	Description
Karyawan Akhir Tahun	997	739	619	End of Year Employee
Karyawan yang Keluar	123	101	96	Employees Leaving
Mengundurkan Diri	96	82	69	Resign
Pensiun	5	1	4	Pension
Putus Hubungan Kerja	-	1	2	Layoff
Lain-Lain	22	17	21	Others
Tingkat Perputaran Karyawan (%)	14,17	14,87	15,95	Employee Turnover Rate (%)

Tata Kelola SDM

Pengelolaan SDM Bank Ina merupakan tanggung jawab Divisi *Human Capital* (HC) di bawah pengawasan Liza L Widyasari, yang bertanggung jawab langsung kepada Direktur Utama. Divisi HC memiliki kewenangan untuk berkolaborasi dengan divisi/unit kerja lainnya guna memastikan bahwa Bank memiliki SDM yang solid, sehingga mampu memberikan pelayanan yang optimal kepada nasabah. Pada tahun 2023, Divisi HC melakukan pembenahan, pengembangan, dan pengelolaan SDM yang diarahkan untuk mendukung strategi Bank secara menyeluruh.

Roadmap Perencanaan Tenaga Kerja

Penyusunan *roadmap* perencanaan tenaga kerja Bank Ina disesuaikan dengan kebutuhan SDM di setiap divisi/unit kerja. Kebutuhan SDM tersebut kemudian diidentifikasi, mencakup kualifikasi calon SDM, metode dan proses rekrutmen, serta penetapan program pelatihan SDM, baik di bidang *soft skill* ataupun *technical-skill*. Aspek lain yang dipertimbangkan dalam memenuhi kebutuhan SDM, yakni kesesuaian kemampuan tenaga kerja dengan produk yang akan diluncurkan serta kebijakan yang ditetapkan pemerintah.

Pemenuhan SDM juga diselaraskan dengan pengembangan bisnis Perseroan ke depannya. Sesuai dengan Rencana Bisnis Bank (RBB), Bank Ina akan melakukan penambahan karyawan untuk bidang bisnis, aktivitas devisa, dan teknologi informasi (TI). Bank juga berencana membentuk unit-unit kerja baru, di antaranya Departemen *Priority & Wealth Management*, *Marketing Strategy & Sales Management*, *Operation Development*, dan reorganisasi dalam organisasi TI. Untuk itu, Bank melakukan pembenahan dan pemberdayaan SDM melalui segi kebijakan, hubungan karyawan, serta melaksanakan peninjauan terhadap kinerja SDM secara berkala, agar mampu mencapai target yang dituju oleh Bank dengan maksimal.

Program Rekrutmen

Pada tahun 2023, Bank menerima 333 karyawan baru melalui program rekrutmen yang sistematis. Proses ini melibatkan berbagai platform, termasuk media sosial, layanan situs karier, dan menyediakan saluran khusus untuk program lowongan kerja. Tujuannya agar setiap calon karyawan yang mengikuti program rekrutmen dapat memahami

HR Governance

Bank Ina's HR management is the responsibility of the Human Capital (HC) Division, under the supervision of Liza L Widyasari, who is directly responsible to the President Director. HC Division has the authority to collaborate with other divisions/work units to ensure that the Bank has solid human resources, capable to provide optimal services to customers. In 2023, HC Division carried out HR improvements, development, and management directed at supporting the Bank's overall strategy.

Manpower Planning Roadmap

Bank Ina's manpower planning roadmap is prepared by adjusting to HR needs in each division/work unit. The HR needs are then identified, including the qualifications of HR candidates, recruitment methods and processes, as well as establishing HR training programs, both in the field of soft-skill or technical-skill. Other aspects considered in meeting HR needs are the suitability of labor capabilities with the products to be launched and policies set by the government.

HR fulfillment is also aligned with the Company's future business development. In accordance with the Bank's Business Plan (BBP), Bank Ina will add employees for business, foreign exchange activities, and information technology (IT). The Bank also plans to establish new work units, including Priority & Wealth Management Department, Marketing Strategy & Sales Management, Operation Development, and reorganization IT unit. Thus, the Bank improves and empowers its HR in terms of policies, employee relations, and regularly reviews HR performance, in order to achieve the targets set by the Bank to the maximum extent.

Recruitment Program

In 2023, the Bank hired 333 new employees through a systematic recruitment program. This process involves various platforms, including social media, career site services, and dedicated channels provided for job vacancy programs, so that every prospective employee entering the recruitment program can understand the

syarat dan potensi yang dibutuhkan Bank. Divisi HC juga secara rutin mengembangkan program rekrutmen agar lebih strategis dan efektif guna mendukung rencana bisnis Bank secara berkelanjutan dan senantiasa menerapkan prinsip *Know Your Employee (KYE)*.

Pengembangan Kualitas SDM

Bank Ina memprioritaskan pengembangan kualitas SDM guna memitigasi tantangan di dunia perbankan yang dinamis. Salah satu langkah yang diambil adalah melanjutkan program pengembangan SDM yang sudah berjalan sebelumnya, termasuk pemberian pelatihan yang bersifat *mandatory* berupa pelatihan teknis, meliputi:

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).

Pelatihan yang bersifat *mandatory* dilaksanakan secara bertahap untuk seluruh karyawan, termasuk Dewan Komisaris, Direksi, Pejabat Bank pada unit kerja, serta jabatan tertentu. Bank juga menyediakan pengembangan kompetensi melalui pelatihan *soft skill*, dengan tujuan meningkatkan keterampilan komunikasi para karyawan.

Berikut informasi terkait pelatihan yang diikuti karyawan Bank, baik *mandatory* ataupun *soft skill* dalam 3 tahun terakhir.

Nama Program Program Name	2023		2022		2021	
	Jumlah Program Number of Programs	Jumlah Peserta Number of Participants	Jumlah Program Number of Programs	Jumlah Peserta Number of Participants	Jumlah Peserta Number of Participants	Jumlah Peserta Number of Participants
<i>Technical Skill</i> (operasional, kredit, manajemen risiko, <i>treasury</i> , <i>legal</i> , teknologi informasi, dan lainnya) Technical Skill (operational, credit, risk management, treasury, legal, information technology, and others)	69	3.572	134	3.471	112	2.680
<i>Soft skill</i> (<i>leadership</i> , <i>problem solving</i> , dan <i>personal development</i>) Soft Skill (leadership, problem solving, and personal development)	66	235	29	267	13	137

Adapun informasi mengenai pelatihan karyawan berdasarkan tingkatan jabatan dan program pelatihan untuk tahun 2023 diuraikan sebagai berikut.

Program Pelatihan Training Program	Pelatihan Training					
	BoM	M	O	A	Total	%
<i>Technical Skill</i>	35	49	54	33	171	84,24
<i>Soft Skill</i>	9	15	6	2	32	15,76
Total	44	64	60	35	203	100,00

Keterangan / Remark:

BoM : Board of Management

M : Manager

O : Officer

A : Administration

requirements and potential required by the Bank. The HC Division also regularly develops recruitment programs to be more strategic and effective to support the Bank's business plans in a sustainable manner and always applies Know Your Employee (KYE) principle.

HR Quality Development

Bank Ina prioritizes HR quality development to mitigate challenges in the dynamic banking world. One of the steps taken is to continue the previously ongoing HR development program, including providing mandatory training in the form of technical training, which covers:

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).

The training is mandatory and held in stages to cover all employees, including the Board of Commissioners, Board of Directors, Bank Officers in work units, and certain positions. The Bank also provides competency development through soft skills training, with the aim of improving employees' communication skills.

The following is information related to training attended by Bank employees, both mandatory and soft skills in the last 3 years.

As for the information on employee training based on position level and training program for 2023 is described as follows.

Pelatihan Karyawan Berdasarkan Jam Pelatihan

Employee Training Based on Training Hours

Uraian	Satuan Unit	2023	2022	2021	Descriptions
Jam Pelatihan	Jam / Hour	61.823	53.450	20.530	Training Hours
Jam Pelatihan per Karyawan	Jam/Orang / Hour/People	66.91	81.47	44.82	Training Hours per Employee

Level Organisasi Organizational Level	2023				Total	
	Pria Male		Wanita Female		Pria dan Wanita Male and Female	
	Total Jam Pelatihan Total Training Hours	Rata-Rata Jam Pelatihan Average	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	1.428	46.07	1.327	22.11	2.755	52
Manager	5.691	57.48	2.844	46.63	8.535	53
Officer	23.084	240.46	17.371	190.88	40.455	216
Administration	5.535	32.18	4.543	32.68	10.078	33

Dalam rangka mendukung proses bisnis, terutama pada bidang kredit, Bank menyelenggarakan pelatihan terencana dan termonitor dengan nama *Credit Analyst Development Program* (CADP) untuk karyawan di departemen terkait. Pelatihan ini terbuka bagi karyawan baru maupun yang telah berpengalaman di Bank Ina. Per Desember 2023, terdapat 24 karyawan yang diberikan pengetahuan dan keterampilan terkait proses kredit dan telah ditempatkan di berbagai cabang Bank Ina. Ke depannya, program ini akan dikembangkan untuk mencakup setiap aspek bisnis lainnya.

In order to support business processes, especially loans, the Bank organizes planned and monitored training under the name *Credit Analyst Development Program* (CADP) for employees in related departments. This training is open to both new and experienced employees at Bank Ina. As of December 2023, there are 24 employees who have been equipped with knowledge and skills related to loan process and have been placed in various branch offices of Bank Ina. Going forward, the program will be expanded to cover every other aspect of the business.

Investasi Pengembangan SDM

Berikut informasi terkait biaya investasi pengembangan SDM Bank Ina dalam 3 tahun terakhir.

HR Development Investment

The following information is related to Bank Ina's HR development investment costs in the last 3 years.

2023	2022	2021
Rp4.513.087.735,-	Rp3.811.109.696,-	Rp586.866.108,-

Total biaya investasi tersebut dialokasikan untuk program pelatihan daring dan tatapan muka, baik yang diadakan oleh pihak internal maupun eksternal Bank. Program tersebut telah berjalan dengan baik dan efektif, diikuti oleh karyawan di setiap bidang, seperti operasional, pemasaran dan kredit, *treasury*, teknologi informasi, manajemen risiko, akuntansi, dan bidang lainnya.

The total investment cost is allocated for online and face-to-face training programs, both conducted by internal and external parties of the Bank. The program has been running well and effectively, attended by employees in every field, such as operations, marketing and credit, treasury, information technology, risk management, accounting, and other fields.

Jenis Program Type of Program	2023		2022		2021	
	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
In-house Program	34	1.988	58	2.849	37	2.663
External Program	101	1.819	105	889	88	154

Penilaian Kinerja

Bank Ina melakukan penilaian kinerja secara berkala dengan berpegang teguh pada prinsip objektivitas dan keadilan. Penilaian ini menggunakan indikator *key performance indicator* (KPI) yang diatur oleh pimpinan langsung di setiap divisi/unit kerja, namun tetap mempertimbangkan kompetensi, performa, dan perilaku masing-masing karyawan. Hasil penilaian dari setiap divisi/unit kerja dilaporkan kepada Divisi HC untuk menjalani proses penilaian akhir, yang selanjutnya menjadi pertimbangan Bank dalam pengambilan keputusan terkait promosi jabatan, perubahan status kepegawaian, pemberian hadiah ataupun sanksi, serta penetapan remunerasi. Bank juga menjamin bahwa proses penilaian kinerja karyawan dilaksanakan sesuai pedoman yang berlaku, tanpa adanya benturan kepentingan ataupun intervensi dari pihak lain.

Rencana Pengembangan SDM 2024

Divisi HC menyusun rencana pengembangan SDM yang diselaraskan dengan perubahan industri terkini, dengan fokus khusus pada proses digitalisasi perbankan. Langkah ini ditujukan untuk mengoptimalkan layanan dan memenuhi kebutuhan nasabah di era digitalisasi yang semakin masif. Oleh karena itu, langkah-langkah strategis yang telah ditetapkan Bank terkait rencana pengembangan SDM di tahun 2024, di antaranya:

1. Memperkuat Budaya Perusahaan (*Corporate Value*) guna memastikan program SDM telah sesuai dan mampu mendukung rencana dan strategi bisnis Bank secara menyeluruh;
2. Menerapkan mekanisme rekrutmen yang lebih efektif dan memenuhi kebutuhan SDM yang andal guna mendukung rencana pengembangan bisnis Bank ke depan;
3. Meningkatkan kualitas dan kompetensi SDM melalui program pelatihan dan pengembangan kompetensi, antara lain:
 - a. Sertifikasi kompetensi kerja di sektor perbankan;
 - b. Sertifikasi kompetensi selain kompetensi kerja di sektor perbankan; dan
 - c. Peningkatan kompetensi lainnya, baik *technical skills* maupun *soft skills*, dengan menitikberatkan pada pelatihan di bidang perkreditan, operasional, *treasury*, IT, dan pelatihan-pelatihan di bidang lainnya yang mendukung;
4. Menerapkan sistem penilaian kinerja pegawai yang lebih transparan dan diikuti dengan pemberian *reward* dan *punishment* yang konsisten dan adil kepada seluruh pegawai dalam rangka mendorong peningkatan kinerja SDM yang ada;
5. Mengembangkan program manajemen talenta dan suksesi dengan memberdayakan dan mengoptimalkan SDM yang ada serta memberikan kesempatan bagi pegawai untuk mengembangkan karier seluas-luasnya di Bank;
6. Mengembangkan promosi bagi pegawai yang berprestasi, sebagai bagian dari pengembangan karier pegawai;
7. Menerapkan program mutasi atau rotasi sesuai kebutuhan Bank; dan
8. Menerapkan *good corporate governance* (GCG) untuk memastikan kepatuhan Bank dengan peraturan-peraturan ketenagakerjaan yang berlaku dan fungsi SDM, sekaligus melakukan penyesuaian struktur organisasi sesuai kebutuhan Bank.

Performance Assessment

Bank Ina conducts periodic performance assessment by adhering to the principles of objectivity and fairness. This assessment uses key performance indicators (KPI) set by direct superior in each division/work unit, but still considers the competence, performance, and behavior of each employee. The assessment results from each division/work unit are reported to the HC Division to undergo the final assessment process, which is then taken into consideration by the Bank in making decisions related to promotions, changes in employment status, giving rewards or sanctions, and determining remuneration. The Bank also ensures that the employee performance assessment process is carried out in accordance with applicable guidelines, without any conflict of interest or intervention from other parties.

HR Development Plan 2024

The HC Division prepares HR development plans that are aligned with the latest industry changes, with a special focus on banking digitalization process. This step is aimed at optimizing services and meeting customer needs in an era of increasingly massive digitalization. Therefore, the strategic steps that have been determined by the Bank regarding HR development plans in 2024 include:

1. Strengthening Corporate Value to ensure HR programs are appropriate and able to support the Bank's overall business plans and strategies;
2. Implementing a more effective recruitment mechanism that meets the needs of reliable human resources to support the Bank's future business development plans;
3. Improving the quality and competence of HR through training and competency development programs, among others:
 - a. Certification of work competence in the banking sector;
 - b. Certification of competencies other than work competencies in the banking sector; and
 - c. Improving other competencies, both technical skills and soft skills, by focusing on training in credit, operational, treasury, IT, and other supporting training;
4. Implementing a more transparent employee performance assessment system, followed by consistent and fair rewards and punishments to all employees in order to encourage the improvement of existing HR performance;
5. Developing a talent management and succession program by empowering and optimizing existing HR and providing opportunities for employees to develop their careers as widely as possible in the Bank;
6. Developing promotions for outstanding employees, as part of employees' career development;
7. Implementing a transfer or rotation program according to the Bank's needs; and
8. Implementing good corporate governance (GCG) to ensure the Bank's compliance with applicable labor regulations and HR functions, while adjusting the organizational structure according to the Bank's needs.



Teknologi Informasi

Information Technology

Industri perbankan memerlukan dukungan teknologi informasi (TI) agar aktivitas operasional berjalan efektif dan efisien, serta mampu beradaptasi dengan berbagai perubahan bisnis, termasuk kondisi pasca pandemi seperti saat ini. Melalui Divisi *Digital Technology*, Bank berupaya meningkatkan kualitas penerapan TI, terutama dalam pemenuhan layanan digital nasabah. Adapun inisiatif pengembangan TI Bank saat ini difokuskan pada pembenahan infrastruktur, sumber daya manusia, dan teknologi informasi untuk dapat menyiapkan *core* bisnis yang berbasis *IT/digital banking*, memperluas *customer base*, serta kecukupan terselenggaranya aspek *internal control*.

Tata Kelola TI

Tata kelola TI disusun Bank Ina untuk membantu menjaga keandalan, integritas, serta kerahasiaan sistem dan data, sekaligus mengurangi risiko terkait teknologi. Tata kelola TI ini disusun melalui kebijakan dan standar operasional prosedur (SOP), berpedoman pada Peraturan Otoritas Jasa Keuangan, serta diselaraskan dengan jenis dan strategi bisnis Bank.

Penerapan tata kelola TI juga memperhatikan perkembangan digitalisasi terkini dan melakukan peninjauan untuk mengoptimalkan penerapannya. Selain itu, Divisi *Digital Technology* melakukan peninjauan mengenai tata kelola TI, terkait hal 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.

5. Penggunaan Penyedia Barang/Jasa TI

Merupakan panduan yang mengatur mengenai proses untuk pemilihan penyedia barang/jasa TI dan evaluasinya.

The banking industry requires information technology (IT) support so that operational activities run effectively and efficiently, and are able to adapt to various business changes, including post-pandemic conditions like today. Through the Digital Technology Division, the Bank seeks to improve the quality of IT implementation, especially in fulfilling customer digital services. The Bank's IT development initiatives are currently focused on improving infrastructure, human resources, and information technology to be able to prepare IT/digital banking-based core business, expand customer base, and adequately implement internal control aspect.

IT Governance

Bank Ina's IT governance is designed to help maintain the reliability, integrity, and confidentiality of system and data, while reducing technology-related risks. This IT governance is structured through policies and standard operating procedures (SOP), guided by Financial Services Authority Regulations, and aligned with the Bank's business type and strategy.

The IT governance is implemented by considering the latest development in digitalization and reviewed to optimize its implementation. In addition, the Digital Technology Division reviews the IT governance on the following matters.

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. Use of IT Goods/Services Providers

A guide that regulates the process for the selection of IT goods/ services providers and its evaluation.

Di sisi lain, Bank Ina senantiasa memastikan bahwa proses tata kelola TI sejalan dengan peraturan dan praktik terbaik untuk menghindari setiap risiko dan ancaman akibat perkembangan teknologi. Bank telah membentuk Komite Pengarah Teknologi Informasi yang memantau semua potensi risiko dan ancaman akibat perkembangan teknologi, yang kemudian diidentifikasi, dan dilaporkan kepada Direksi untuk ditelaah kembali dan mendapatkan arahan tindak lanjut. Melalui komite tersebut, Direksi dapat menjamin pengelolaan TI dilakukan secara antisipatif, khususnya dalam menghadapi gangguan (*disruption*), keamanan dunia maya (*cyber security*), dan pemulihan bencana (*disaster recovery*).

Satuan Penyelenggara Teknologi Informasi

Bank Ina membentuk Satuan Penyelenggara Teknologi Informasi di bawah koordinasi Wakil Direktur Utama. Satuan ini bertanggung jawab dalam mengelola dan mengembangkan aktivitas TI di internal Bank serta senantiasa diawasi dan ditinjau oleh Komite Pengarah Teknologi Informasi. Hal ini dilakukan untuk memastikan bahwa proses pengembangan dan pemeliharaan sistem TI berjalan sesuai standar dan kebutuhan Bank. Dengan demikian, diharapkan terbentuk pelaksanaan aktivitas operasional yang efektif dan efisien.

Dalam rangka memaksimalkan pelaksanaan tugas dan tanggung jawabnya, Satuan Penyelenggara Teknologi Informasi 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.

Sementara tugas dan tanggung jawab Satuan Penyelenggara Teknologi Informasi, yaitu memastikan sistem dan perangkat yang digunakan Bank dapat beroperasi dengan baik; melakukan pengembangan sistem dan peningkatan perangkat sesuai dengan perkembangan bisnis Bank; serta memaksimalkan TI sebagai alat ungkit untuk membantu mendorong perkembangan bisnis.

Investasi dan Pencapaian TI di Tahun 2023

Bank Ina senantiasa melakukan investasi TI yang bertujuan untuk meningkatkan *value proposition* bagi nasabah, meningkatkan daya saing, serta membangun tata kelola TI yang bekerja secara maksimal dan berkelanjutan, sehingga mampu menjaga keberlangsungan bisnis Bank di masa kini dan di masa mendatang.

On the other hand, Bank Ina always ensures that IT governance processes are in line with regulations and best practices to avoid any risks and threats due to technological developments. The Bank has established an Information Technology Steering Committee that monitors all potential risks and threats due to technological developments, which are then identified and reported to the Board of Directors for review and follow-up. Through this committee, the Board of Directors can ensure that IT management is carried out in an anticipatory manner, especially in the face of disruption, cyber security, and disaster recovery.

Information Technology Organizing Unit

Bank Ina established a Information Technology Organizing Unit under the coordination of the Vice President Director. This unit is responsible for managing and developing IT activities within the Bank and is constantly supervised and reviewed by the Information Technology Steering Committee. This is to ensure that the process of developing and maintaining IT systems runs according to the standards and needs of the Bank. Thus, an effective and efficient implementation of operational activities is expected.

In order to maximize the execution of its duties and responsibilities, the Information Technology Organizing Unit is supported by 3 divisions 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.

Meanwhile, the duties and responsibilities of the Information Technology Organizing Unit are to ensure that the systems and devices used by the Bank can operate properly; to develop systems and upgrade devices in accordance with the Bank's business development; and to maximize IT as a leverage tool to help drive business development.

IT Investment and Achievements in 2023

Bank Ina continuously invests in IT to improve the value proposition for customers, increase competitiveness, and build IT governance that works optimally and sustainably, ensuring the Bank's business sustainability in the present and in the future.

Selama tahun 2023, Bank Ina telah melakukan pembaruan TI dengan memperhatikan kondisi industri perbankan terkini, seperti:

1. INA Mobile versi 3, mencakup *login* menggunakan *fingerprint/biometric*, fitur blokir dan aktivasi kartu, serta *e-Statement*;
2. *Internet Banking* Bisnis versi 2 yang mencakup fitur transfer multi rekening untuk Sistem Kliring Nasional (SKN) dan *Real Time Gross Settlement* (RTGS), perubahan limit transaksi, *upgrade* teknologi *micro services* dan *refresh captcha*;
3. Layanan Perbankan Digital (Aplikasi BINA) dengan fitur *Digital Onboarding*, Transfer BI-FAST, *Transfer Online*, Pembelian dan Pembayaran *Biller*, QRIS MPM, serta *Fingerprint Login*;
4. Pinjaman Digital BINA; dan
5. Layanan Agen Laku Pandai (Agen Bina).

Throughout 2023, Bank Ina made IT updates with regard to the latest banking industry conditions, such as

1. INA Mobile version 3, including fingerprint/biometric login, card blocking and activation features, and e-Statements;
2. Business Internet Banking version 2 which includes multi-account transfer features for National Clearing System (SKN) and Real Time Gross Settlement (RTGS), transaction limit changes, micro services technology upgrades and captcha refresh;
3. Digital Banking Services (BINA Application) with features of Digital Onboarding, BI-FAST Transfer, Online Transfer, Biller Purchase and Payment, QRIS MPM, and Fingerprint Login;
4. BINA Digital Loan; and
5. Laku Pandai Agent Service (Bina Agent).

Pengembangan Kompetensi Personil TI

Bank Ina menyediakan program pengembangan kompetensi bagi seluruh personil di Divisi TI (*Branch & Commercial Banking Technology, Digital Technology, dan Technology Operation & Control Unit*). Pengembangan kompetensi tersebut bertujuan untuk mengasah dan mengoptimalkan kemampuan personil terkait pembaruan teknologi informasi, serta dapat bertindak cepat dan adaptif atas berbagai tren perubahan digital yang terjadi. Kegiatan pengembangan TI, terdiri dari pelatihan, pendidikan, seminar, *workshop*, dan program lainnya.

Berikut program pengembangan kompetensi yang diikuti personal TI Bank Ina selama tahun 2023.

IT Personnel Competency Development

Bank Ina provides competency development programs for all personnel in the IT Division (*Branch & Commercial Banking Technology, Digital Technology, dan Technology Operation & Control Unit*). The competency development aims to hone and optimize the personnel's ability on information technology updates and to enable them to act quickly and adaptively to various ongoing digital change trends. IT development activities, consisting of training, education, seminars, workshops, and other programs.

The following are the competency development programs participated by Bank Ina's IT personnel in 2023.

Topik Pengembangan Kompetensi Competency Development Topics	Penyelenggara Organizer	Lokasi dan Periode Pelaksanaan Location and Implementation Period	Jumlah Peserta Number of participants
Wealth Management System	PT Simian	Gedung Ariobimo, Lt.3 January & July 2023	4
Induction	PT Bank Ina Perdana Tbk	Gedung Ariobimo February 2023	1
Pembekalan MR Level 1 MR Level 1 Debriefing	Arfaidhams	Eksternal March 2023	3
Custody System	PT Simian	Eksternal August 2023	6
<i>Green Banking & Keuangan</i> Green Banking & Finance	Edy Hartono	Gedung Ariobimo September 2023	3
OBS Settlement and Trading System (OSTS)	PT OBS Solusi Teknologi Indonesia	Gedung Ariobimo October 2023	4
Sistem RBS RBS System	PT OBS Solusi Teknologi Indonesia	Gedung Ariobimo November 2023	5
Sistem Modul penerimaan Negara (MPN) State Revenue Module (MPN) System	Kementerian Keuangan Ministry of Finance	Gedung Ariobimo November 2023	1
Surat Berharga Nasabah Customer Securities	Tim <i>Treasury</i> Treasury Team	Gedung Ariobimo November 2023	4
Pemadanan NIK dengan NPWP Matching NIK with NPWP	Dirjen Pajak	Eksternal November 2023	4
Leadership	PT Bank Ina Perdana Tbk	Gedung Ariobimo, Lt. Dasar November-December 2023	4
Pendalaman <i>API Gateway</i> (WSO2) Deepening API Gateway (WSO2)	PT Inovasi Informatika Indonesia	Ariobimo, Lt. 3 August 2023	6

Rencana Pengembangan TI Tahun 2024

Rencana Pengembangan Teknologi Informasi (RPTI) 2024 disusun untuk mendukung pelaksanaan dan perkembangan strategi Bank Ina menuju status *hybrid bank*. Hal ini sejalan dengan keyakinan bahwa bisnis *digital banking* akan menjadi pendorong pertumbuhan bisnis baru untuk memperluas cakupan usaha di sektor usaha mikro kecil dan menengah. Proses dan *relationship* ini akan dikelola secara digital oleh Direktorat *Digital Banking* Bank Ina.

RPTI Bank Ina untuk tahun buku 2024 diuraikan sebagai berikut.

1. RPTI untuk Mendukung Bisnis *Digital Banking* dan *Conventional Banking*

- Setor Tarik Tunai pada *Merchant* menggunakan aplikasi INA Mobile dan BINA;
- Penerapan QRIS CPM, *Cross Border*, dan QRIS TUNTAS (Tarik Tunai, Setor, dan Transfer) pada aplikasi INA Mobile dan BINA;
- Layanan Tarik Tunai Tanpa Kartu melalui jaringan ATM Bersama/Prima menggunakan aplikasi INA Mobile dan BINA;
- Penambahan mitra untuk layanan *biller* pada aplikasi *Internet Banking* Individu, *Internet Banking* Bisnis, INA Mobile, dan BINA;
- Pengembangan *e-Reconciliation System*;
- Pengembangan BI-FAST *phase 2* (*Bulk Credit*, *Direct Debit*, dan *Request for Payment*);
- Upgrade Fraud Detection System*; dan
- Pengembangan *Bankwide Contact Management System*.

2. RPTI untuk Mendukung Bisnis *Digital Banking*

- Setor Tarik Tunai pada *Merchant* menggunakan aplikasi BINA;
- Pengembangan Produk Pinjaman Cicilan dan Pinjaman Karyawan;
- Penerapan aplikasi BINA pada platform iOS;
- Pengembangan fitur pada Aplikasi BINA *phase 3*;
- Pengembangan SNAP (Open API) *phase 2* (*Account Creation*, Penambahan API *Direct Debit*, di mana rekening pinjaman sebagai sumber dana pembayaran); dan
- Pengembangan fitur pada aplikasi BINA *phase 4* (*micro investment* dan *micro insurance*).

3. RPTI untuk Mendukung Bisnis *Retail Banking*, *Commercial Banking*, dan *Treasury (Conventional Banking)*

- Pengembangan Surat Berharga Negara (SBN) Retail *Primary Market* (Obligasi Negara Ritel/ORI, Sukuk Ritel/SR, *Saving Bond* Ritel/SBR, dan Sukuk Tabungan/ST) melalui aplikasi INA Mobile;
- Pengembangan *Wealth Management System*;
- Pengembangan aplikasi untuk layanan *Safe Deposit Box*;
- Pengembangan aplikasi untuk layanan Bank *Custodian*;
- Pengembangan *Loan Origination System* untuk pinjaman konsumen;
- Pengembangan aplikasi untuk layanan Bank RDN dan Bank Pembayaran;

IT Development Plan for 2024

Information Technology Development Plan (RPTI) 2024 was prepared to support the implementation and development of Bank Ina's strategy towards hybrid bank status. This is in line with the belief that the digital banking business will be the driver of new business growth to expand business coverage in the micro, small, and medium enterprise sector. These processes and relationships will be managed digitally by Bank Ina's Digital Banking Directorate.

Bank Ina's RPTI for the financial year 2024 is outlined as follows.

1. RPTI to Support Digital Banking Business and Conventional Banking

- Cash Deposit at Merchants using INA Mobile and BINA applications;
- Application of QRIS CPM, Cross Border, and QRIS TUNTAS (Cash Withdrawal, Deposit, and Transfer) on INA Mobile and BINA applications;
- Cardless Cash Withdrawal Service through ATM Bersama/Prima network using INA Mobile and BINA applications;
- Addition of partners for biller services on Individual Internet Banking, Business Internet Banking, INA Mobile, and BINA applications;
- Development of e-Reconciliation System;
- Development of BI-FAST phase 2 (Bulk Credit, Direct Debit, and Request for Payment);
- Upgrade of Fraud Detection System; and
- Development of Bankwide Contact Management System.

2. RPTI to Support Digital Banking Business

- Cash Deposit at Merchant using BINA application;
- Installment Loan and Employee Loan Product Development;
- Implementation of BINA application on iOS platform;
- Development of features on BINA Application phase 3;
- Development of SNAP (Open API) phase 2 (Account Creation, Addition of Direct Debit API, where the loan account is the source of payment funds); and
- Development of features in BINA phase 4 application (micro investment and micro insurance).

3. RPTI to Support Retail Banking, Commercial Banking, and Treasury (Conventional Banking) Business

- Development of Government Securities (SBN) Retail Primary Market (Retail Government Bonds/ORI, Retail Sukuk/SR, Retail Saving Bond/SBR, and Savings Bond/ST) through INA Mobile application;
- Development of Wealth Management System;
- Application development for Safe Deposit Box services;
- Application development for Custodian Bank services;
- Development of Loan Origination System for consumer loans;
- Application development for RDN Bank and Payment Bank services;



- g. Pengembangan *Enterprise Datawarehouse System*; dan
- h. Pengembangan *Supply Chain Financing System*.

4. RPTI untuk Mendukung Perbaikan Infrastruktur Bank

- a. *Upgrade Email System & Online Drive System*;
- b. Peningkatan sistem keamanan dengan penerapan *extended detection and response (XDR)/endpoint detection and response (EDR)*;
- c. Peremajaan *hardware*, perangkat jaringan, *personal computer (PC)*, dan laptop;
- d. Pengembangan aplikasi untuk mendukung Undang-Undang Perlindungan Data Pribadi; dan
- e. Peningkatan pengelolaan jaringan dengan penerapan *software defined wide area network (SD-WAN)*.

- g. Development of *Enterprise Datawarehouse System*; and
- h. Development of *Supply Chain Financing System*.

4. RPTI to Support Bank Infrastructure Improvement

- a. Upgrade Email System & Online Drive System;
- b. Enhanced security system by implementing extended detection and response (XDR)/endpoint detection and response (EDR);
- c. Rejuvenation of hardware, network devices, personal computers (PCs), and laptops;
- d. Application development to support Personal Data Protection Law; and
- e. Improved network management by implementing software defined wide area network (SD-WAN).

Permodalan dan Praktik Manajemen Risiko

Capital and Risk Management Practices

Dasar Penerapan

Dasar penerapan pengelolaan permodalan dan manajemen risiko Bank Ina, antara lain:

1. Peraturan Bank Indonesia No. 5/8/PBI/2003 tentang Penerapan Manajemen Risiko Bagi Bank Umum;
2. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum;
3. Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum;
4. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum;
5. Surat Edaran Otoritas Jasa Keuangan No. 21/ SEOJK.03/2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Informasi oleh Bank Umum;
6. Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum;
7. Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum; dan
8. Kebijakan Internal Bank No. RMG/001/01/2019 tentang Pedoman Penerapan Manajemen Risiko

Basis of Implementation

The basis for the implementation of Bank Ina's capital management and risk management, among others:

1. Bank Indonesia Regulation No. 5/8/PBI/2003 on the Implementation of Risk Management for Commercial Banks;
2. Financial Services Authority Regulation No. 18/POJK.03/2016 on the Implementation of Risk Management for Commercial Banks;
3. Financial Services Authority Circular No. 34/SEOJK.03/2016 on the Implementation of Risk Management for Commercial Banks;
4. Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks;
5. Financial Services Authority Circular No. 21/SEOJK.03/2017 on the Implementation of Risk Management in the Use of Information by Commercial Banks;
6. Financial Services Authority Regulation No. 11/POJK.03/2022 on the Implementation of Information Technology by Commercial Banks;
7. Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Governance for Commercial Banks; and
8. Internal Bank Policy No. RMG/001/01/2019 on Guidelines for the Implementation of Risk Management

Pengungkapan Permodalan

Struktur 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 2023 sebesar Rp613,47 miliar.

Capital Disclosure

Capital Structure

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, 2023, was Rp613.47 billion.

2) Cadangan Tambahan Modal

a) Faktor Penambah

Potensi keuntungan dari peningkatan nilai wajar aset keuangan yang diukur pada nilai wajar sebesar Rp1,26 miliar. Sementara itu agio saham tercatat sebesar Rp2.482,29 miliar dan faktor penambah berupa pembentukan Cadangan Umum sebesar Rp65 miliar, serta terdapat akumulasi dari laba ditahan sebesar Rp186,32 miliar dan laba tahun berjalan sebesar Rp212,74 miliar.

b) Faktor Pengurang

Faktor pengurang dalam perhitungan permodalan posisi 31 Desember 2023 berasal dari:

- Selisih kurang antara penyisihan penilaian kualitas aset (PPKA) dan cadangan kerugian penurunan nilai (CKPN) atas aset produktif sebesar Rp87,24 miliar; dan
- Kewajiban penyisihan penghapusan aset (PPA) aset non-produktif yang wajib dibentuk sebesar Rp14,61 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 Rp25,43 miliar dan perhitungan pajak tangguhan sebesar Rp28,49 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 Rp162,96 miliar. Sementara itu, penempatan dana pada instrumen tier 2 pada bank lain sebesar Rp10,01 miliar, sehingga modal pelengkap (tier 2) sebesar Rp152,96 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*.

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 Deputy 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.

2) Disclosed Reserve

a) Additional Factor

Potential gain from increase in fair value of financial assets measured at fair value amounted to Rp1.26 billion. Meanwhile, agio shares were recorded at Rp2,482.29 billion and an additional factor in the form of the formation of General Reserves of Rp65 billion, as well as an accumulation of retained earnings of Rp186.32 billion and profit for the year of Rp212.74 billion.

b) Deduction Factor

The deducting factor in the calculation of capital for the position of December 31, 2023, comes from:

- The difference between allowance for asset quality assessment (PPKA) and allowance for impairment losses (CKPN) on earning assets amounted to Rp87.24 billion; and
- The mandatory allowance for asset losses (PPA) for non-earning assets amounted to Rp14.61 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 Rp25.43 billion, and deferred tax calculations of Rp28.49 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 Rp162.96 billion. Meanwhile, placement of funds in tier 2 instruments at other banks is Rp10.01 billion, and thus, supplementary capital (tier 2) was Rp152.96 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

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 bukan termasuk Bank yang ditetapkan sebagai Bank yang berdampak sistemik, sehingga tidak wajib membentuk *capital surcharge*.

Kecukupan Permodalan

Bank Ina mempunyai profil risiko pada peringkat 2 atau "**Low to Moderate**." Maka dari itu, merujuk pada Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Modal Minimum Bank Umum, Bank wajib menyediakan modal minimum paling rendah sebesar 9% sampai dengan kurang dari 10% dari total Aset Tertimbang Menurut Risiko (ATMR). Pada tahun 2023, Bank mempunyai total modal sebesar Rp3.558,27 miliar dengan rasio sebesar 25,01% dari total ATMR. Berdasarkan jumlah modal dan rasio tersebut, Bank mempunyai kondisi yang baik dalam mengabsorpsi potensi risiko bisnis Bank.

Pengungkapan Manajemen Risiko

Dengan merujuk 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 Ina telah menyusun Kebijakan Manajemen No. RMG/01-010/01/0319 perihal Pedoman Manajemen Risiko guna mendukung penerapan manajemen risiko yang diharapkan mampu:

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.

Sementara itu, penerapan manajemen risiko Bank mencakup 4 pilar 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.

3. Capital Surcharge

Bank Ina is not a Bank that is designated as a Bank with a systemic impact, so it is not required to form a capital surcharge.

Capital Adequacy

Bank Ina has a risk profile of rating 2 or "**Low to Moderate**." Therefore, referring to the Financial Services Authority Regulation No. 11/POJK.03/2016 on Minimum Capital Requirements for Commercial Banks, the Bank is required to provide minimum capital of at least 9% to less than 10% of total Risk Weighted Assets (RWA). In 2023, the Bank had total capital of Rp3,558.27 billion with a ratio of 25.01% of total RWA. Based on the total capital and the ratio, the Bank has a good condition in absorbing the potential risks of the Bank's business.

Risk Management Disclosure

With reference to the Financial Services Authority Regulation No. 18/POJK.03/2016, of which the implementation is regulated in Financial Services Authority Circular No. 34/SEOJK.03/2016, Bank Ina has prepared Management Policy No. RMG/01-010/01/0319 on Risk Management Guidelines to support the implementation of risk management which is intended for:

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 Directors and 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.

Meanwhile, the Bank's risk management implementation covers the following 4 pillars.

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. 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.

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.

Sejalan dengan itu, penerapan sistem pengendalian yang menyeluruh juga dioptimalkan untuk mengurangi terjadinya risiko yang berdampak signifikan. Oleh karena itu, SKAI senantiasa memperbarui dan mengevaluasi pengendalian internal Bank untuk disesuaikan dengan profil risiko dan perkembangan bisnis

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. 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.

In line with that, the implementation of a comprehensive control system is also optimized to reduce the occurrence of risks that have a significant impact. Therefore, SKAI constantly updates and evaluates the Bank's internal controls to suit the risk profile and the latest business developments. The Board of Commissioners

terkini. Dewan Komisaris dan Direksi Bank bertanggung jawab untuk melakukan penilaian terhadap penerapan pengendalian internal yang menyeluruh setiap tahun buku.

and Board of Directors of the Bank are responsible for evaluating the implementation of comprehensive internal controls every financial year.

Profil Risiko

Divisi Manajemen Risiko dan divisi/unit kerja lainnya telah mengelompokkan profil risiko dan proses mitigasi yang diuraikan pada tabel berikut.

Risk Profile

The Risk Management Division and other divisions/work units have categorized the risk profiles and mitigation processes described in the following table.

Profil Risiko Risk Profile	Definisi Definition	Penilaian dan Upaya Mitigasi Assessment and Mitigation Measures
Risiko Kredit Credit Risk	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. 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.	Penilaian risiko kredit Bank Ina secara komposit dinilai "Moderate". Jumlah kredit berkualitas rendah tahun 2023 mengalami peningkatan menjadi sebesar Rp984,81 miliar dari sebelumnya Rp250,99 miliar di tahun 2022, namun rasio kredit berkualitas rendah mengalami penurunan sebesar 4,51% menjadi 7,08% per posisi Desember 2023, sementara rasio NPL <i>gross</i> mengalami peningkatan dari 1,42% menjadi 2,22%. Bank memiliki AYDA dengan <i>outstanding</i> sebesar Rp56,14 miliar per posisi Desember 2023. Sebagian AYDA sebesar Rp38,47 miliar digolongkan dalam kolektibilitas lancar, sedangkan sisanya sebesar Rp17,67 miliar digolongkan dalam kolektibilitas kurang lancar. Pemberian fasilitas kepada 25 debitur inti mengalami peningkatan dari Rp4.225,60 miliar menjadi Rp4.940,09 miliar sehingga rasio konsentrasi debitur inti Bank menurun dari 43,34% menjadi 38,97%. Composite assessment of Bank Ina's credit risk is rated "Moderate". The number of low-quality loans in 2023 increased to Rp984.81 billion from previously Rp250.99 billion in 2022, but the low-quality credit ratio decreased by 4.51% to 7.08% as of December 2023 due to credit growth was higher compared to low-quality loan growth, while the gross NPL ratio experienced a decrease from 1.42% to 2.22%. The Bank has foreclosed assets with an outstanding amount of Rp56.14 billion as of December 2023. A portion of foreclosed assets of Rp38.47 billion is classified as current collectibility, while the remaining Rp17.67 billion is classified as substandard collectibility. The provision of facilities to 25 core debtors experienced an increase from Rp4,225.60 billion to Rp4,940.09 billion, and therefore, the Bank's core debtor concentration ratio decreased from 43.34% to 38.97%.
Risiko Pasar Market Risk	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. 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 management policies and limits are set by the Risk Management Division as an independent work unit.	Penilaian risiko pasar dinilai "Low to Moderate". Eksposur risiko suku bunga pada <i>banking book</i> menunjukkan perubahan dengan <i>gap time band</i> (0-3) bulan yang meningkat. Rasio NIM Bank mengalami penurunan dari 3,53% menjadi 3,14%. Hal ini terutama dipengaruhi oleh peningkatan penyaluran kredit yang menyebabkan peningkatan rasio LDR dari 63,16% menjadi 65,59%. Market risk assessment assessed "Low to Moderate". Interest rate risk exposure on banking book show changes with gap time band (0-3) rising months. The Bank's NIM ratio decreased from 3.53% to 3.14%. This was mainly influenced by the increase in lending which led to an increase in the LDR ratio from 63.16% to 65.59%.

Profil Risiko Risk Profile	Definisi Definition	Penilaian dan Upaya Mitigasi Assessment and Mitigation Measures
Risiko Operasional Operational Risk	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. 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.	Risiko operasional dinilai "Moderate". Pengendalian risiko operasional dilakukan sejalan dengan peningkatan kompleksitas transaksi dan produk Bank terutama sehubungan dengan perkembangan produk-produk Bank Devisa dan perkembangan aktivitas <i>digital banking</i>. Tingkat efisiensi operasional meningkat tercermin dari peningkatan rasio BOPO, yaitu menjadi sebesar 83,90% pada Desember 2023 dari sebelumnya sebesar 82,57% pada posisi akhir Desember 2022. Dalam melakukan mitigasi risiko operasional, seperti <i>human error</i>, <i>fraud</i>, dan sebagainya, Bank masih perlu meningkatkan pengendalian internal untuk mengantisipasi potensi terjadinya internal <i>fraud</i> melalui sosialisasi <i>anti-fraud</i> dan pengendalian internal Bank. 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. Operational risk is assessed "Moderate". Operational risk control is carried out in line with the increasing complexity of transactions and Bank products, especially in connection with the development of Foreign Exchange Bank products and development of digital banking activities. The level of operational efficiency has increased as reflected in the increase in the BOPO ratio, namely to 83.90% in December 2023 from the previous 82.57% at the end of December 2022. In mitigating operational risks, such as human error, fraud and so on, The Bank still needs to improve internal control to anticipate the potential for internal fraud through antifraud socialization and internal control of the Bank. 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.

Profil Risiko Risk Profile	Definisi Definition	Penilaian dan Upaya Mitigasi Assessment and Mitigation Measures
Risiko Likuiditas Liquidity Risk	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. 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.	Risiko likuiditas Bank dinilai "Low to Moderate". Pertumbuhan DPK secara bertahap telah diimbangi dengan penyaluran kredit, ditunjukkan dengan meningkatnya rasio LDR, yaitu menjadi sebesar 65,59%, meningkat dibanding akhir tahun 2022 sebesar 63,16%. Pencapaian DPK posisi Desember 2023 sebesar 98,85% 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</i> deposito jatuh tempo yang relatif tinggi. Komposisi dana grup masih cukup signifikan dan sebagian dalam bentuk giro yang perlu dipelajari <i>behaviour</i>nya untuk mengantisipasi pengaruhnya terhadap kondisi likuiditas Bank. The Bank's liquidity risk is assessed as "Low to Moderate". TPF growth has gradually been matched by lending, as indicated by the increase in LDR ratio, to 65.59%, an increase compared to that of end of 2022 of 63.16%. TPF achievement in December 2023 was 98.85% of the target set in the RBB, which reflects that the Bank has good market access for funding in addition to the strong commitment and capability of Shareholders and the support of business groups. Even though the TPF that the Bank has managed to collect is short-term funding (contractually less than 1 year), however, the level of stability of funds is still very good, as reflected in the low daily volatility level, in addition to the consideration that the loyalty of most depositors who have partnered with Bank Ina is quite with a relatively high roll over maturity deposit rate. The composition of group funds is still quite significant and part of it is in the form of current accounts whose behaviour needs to be studied to anticipate the impact on the Bank's liquidity conditions.
Risiko Hukum Legal Risk	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. 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.	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 <i>monitoring</i> oleh Unit Kerja Administrasi Kredit terhadap seluruh kelengkapan dokumentasi legal untuk mencegah terjadinya risiko hukum. Permasalahan dan kasus hukum yang terjadi ditangani oleh Unit Legal <i>Corporate</i> bersama dengan konsultan hukum Bank. 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.

Profil Risiko Risk Profile	Definisi Definition	Penilaian dan Upaya Mitigasi Assessment and Mitigation Measures
Risiko Strategik Strategic Risk	Risiko akibat ketidaktepatan dalam pengambilan keputusan dan/atau pelaksanaan suatu keputusan strategik serta kegagalan dalam mengatasi perubahan lingkungan bisnis. Risiko strategik 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. 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.	Risiko strategik secara komposit dinilai "Low to Moderate". Secara umum target rencana bisnis dapat terpenuhi seperti penghimpunan DPK tercapai sebesar 98,85%, penyaluran kredit 94,69%, pendapatan bunga bersih tercapai sebesar 100,03%, pendapatan operasional lainnya tercapai sebesar 108,96%. Sementara itu, pencapaian laba operasional sebesar 100,62% dan laba tahun berjalan sebesar 100,38%. Pencapaian pendapatan bunga bersih terutama dipengaruhi oleh peningkatan penyaluran kredit Bank. Pertumbuhan kredit yang lebih cepat dari pertumbuhan DPK menyebabkan terjadinya peningkatan rasio LDR dari 63,16% pada akhir tahun 2022 menjadi 65,59% pada akhir tahun 2023. Bank tetap dapat meningkatkan penyaluran kredit di tengah kondisi dunia usaha yang masih terdampak pandemi Covid-19. Selain itu, pembelian terhadap surat berharga korporasi terutama korporasi BUMN terus dilakukan sebagai upaya untuk meningkatkan rasio pemenuhan kewajiban Rasio Intermediasi Makroprudensial (RIM). Composite strategic risk is assessed "Low to Moderate". In general, the business plan targets can be met, such as the collection of DPK is reached by 98.85% credit distribution is 94.69%, net interest income is achieved by 100.03%, other operating income is achieved by 108.69%. Meanwhile, the achievement of operational profit was 100.62% and profit for the current year was 100.38%. The achievement of net interest income was mainly influenced by the increase in Bank lending. Credit growth that was faster than TPF growth led to an increase in LDR ratio from 63.6% at the end of 2022 to 65.59% at the end of 2023. The Bank can still increase lending amid the conditions in the business world which are still affected by the Covid-19 pandemic. In addition, the purchase of corporate securities, especially BUMN corporations, continues to be carried out as an effort to increase the macroprudential intermediation ratio (RIM).
Risiko Kepatuhan Compliance Risk	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. 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.	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. 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 IDR10 billion, to ensure that transactions comply with applicable laws and regulations.

Profil Risiko Risk Profile	Definisi Definition	Penilaian dan Upaya Mitigasi Assessment and Mitigation Measures
Risiko Reputasi Reputation Risk	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. 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.	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. 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 2023, peringkat risiko Bank Ina berada di peringkat 2 (**“Low to Moderate”**). Informasi terkait *self-assessment* profil risiko Bank dalam 2 tahun terakhir diungkapkan sebagai berikut.

Risk Profile Assessment

In 2023, Bank Ina’s risk rating was rated 2 (**“Low to Moderate”**). Information related to the Bank’s risk profile self-assessment in the last 2 years is disclosed as follows.

Profil Risiko Risk Profile	Penilaian Desember 2023 December 2023 Assessment			Penilaian Desember 2022 December 2022 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	Moderate	Fair	Moderate	Low to Moderate	Satisfactory	Low to Moderate
Pasar Market	Low to Moderate	Satisfactory	Low to Moderate	Low to Moderate	Satisfactory	Low to Moderate
Operasional Operational	Low to Moderate	Fair	Moderate	Moderate	Fair	Moderate
Likuiditas Operational	Low to Moderate	Satisfactory	Low to Moderate	Low to Moderate	Satisfactory	Low to Moderate
Hukum Legal	Low	Satisfactory	Low to Moderate	Low to Moderate	Satisfactory	Low to Moderate
Strategik Strategic	Low to Moderate	Satisfactory	Low to Moderate	Low to Moderate	Satisfactory	Low to Moderate
Kepatuhan Compliance	Low	Satisfactory	Low to Moderate	Low to Moderate	Satisfactory	Low to Moderate
Reputasi Reputation	Low to Moderate	Satisfactory	Low to Moderate	Low to Moderate	Satisfactory	Low to Moderate
Peringkat Komposit Composite Rating	Low to Moderate	Satisfactory	Low to Moderate	Low to Moderate	Satisfactory	Low to Moderate

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 Administrasi Kredit yang berfungsi melakukan kontrol terhadap pemenuhan *covenant* yang dipersyaratkan 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 Governance*.

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* 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

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, administration and administration to the process of handling non-performing loans. The aim is that if non-performing loans occur, they can be handled optimally, so that the losses that arise 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 Credit Administration Work Unit which functions to control compliance *covenant* required before the credit is disbursed 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 Governance 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 reduce the level of loss if there is bad credit, the working unit handles non-performing loans Remedial who work in a focused and independent manner. The formulation of policies in the field of credit is discussed in the Bank's Credit Policy Committee.

2. Formation of Allowance for Impairment Losses (CKPN)

Credit risk occurs due to the failure of the debtor/or other party to fulfill obligations to the Bank. The Bank records the failure of the debtor/or other parties in bills that are past due, namely bills that are in arrears in payment of both principal and interest for more than 90 days. CKPN is prepared on earning assets which are divided into 3 stages, namely stage 1, 2, and 3. Stage 1 is for assets with current quality. Stage 2 consists of assets that have clear evidence of a significant increase in credit risk (SICR) since they were acquired. Stage 3 are assets that are recognized as impaired. In stage 2 and 3, ECL is calculated until maturity (life time ECL), while in stage 1 ECL is calculated for only 12 months. The significance level of individually impaired loans is determined at the

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.

Pengungkapan kuantitatif tagihan bersih Bank dan CKPN tercantum dalam Tabel 1.1 sampai dengan Tabel 1.6, mencakup:

- a. Tagihan Bersih Berdasarkan Wilayah selengkapnya disajikan dalam Tabel 1.1;
- b. Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak selengkapnya disajikan dalam Tabel 1.2;
- c. Tagihan Bersih Berdasarkan Sektor Ekonomi selengkapnya disajikan dalam Tabel 1.3;
- d. Tagihan dan Pencadangan Berdasarkan Wilayah selengkapnya disajikan dalam Tabel 1.4;
- e. Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi selengkapnya disajikan dalam Tabel 1.5; dan
- f. Rincian Mutasi Cadangan Kerugian Penurunan Nilai selengkapnya disajikan dalam Tabel 1.6.

3. Pengungkapan Risiko Kredit dengan Pendekatan Standar

- a. 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

Bank's discretion with reference to applicable accounting requirements. The events observed in the evaluation of 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. It is probable that the borrower will declare bankruptcy or reorganize, based on the information obtained, for a significant amount of credit.
- 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.

Quantitative disclosure of bank net receivables and CKPN is listed in Table 1.1 to Table 1.6, which includes:

- a. Net Receivables by Region are presented in full in Table 1.1;
- b. Net Receivables Based on the Remaining Term of the Contract are presented in full in Table 1.2;
- c. Net Receivables Based on Economic Sector are presented in full in Table 1.3;
- d. Receivables and Provisions by Region are presented in full in Table 1.4;
- e. Receivables and Provisions Based on Economic Sector are presented in full in Table 1.5; and
- f. Details of Movements in Allowance for Impairment Losses in full are presented in Table 1.6.

3. Credit Risk Disclosure with Standard Approach

- a. 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. Calculations using the standard approach also include exposures that give rise to credit risk due to counterparty failure (counterparty credit risk) including derivative over the counter (OTC) transactions and repo or reverse repo transactions, both on positions trading book or banking book refers to the Financial Services Authority Regulation concerning the Minimum Capital Adequacy Requirement (KPMM) and exposures to sales or purchase of financial instruments that fail to deliver cash and/or financial instruments. In calculating with a standardized approach, the Bank uses the latest rating from a rating agency recognized by the Financial Services Authority. Ratings are used in assigning weights to the portfolio

bobot dilakukan pada kategori portofolio tagihan kepada pemerintah, tagihan kepada Bank, dan tagihan kepada korporasi.

- b. Pengungkapan kuantitatif risiko kredit dengan pendekatan standar sebagai berikut.
 - 1) Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat selengkapnya disajikan dalam Tabel 2.
 - 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 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.

categories of receivables to the government, claims to banks, and claims to corporations.

- b. Quantitative disclosure of credit risk using the standard approach is as follows.
 - 1) Net Receivables Based on Portfolio Category and Rating Scale are presented in full in Table 2.
 - 2) Counterparty Credit Risk (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 guarantees recognized as MRK techniques are not double calculated in the calculation of credit risk RWA, and the validity period for binding collateral, guarantees and/or guarantees is at least the same as the remaining exposure period.

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. 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
Pengendalian risiko operasional di Bank Ina diawali dengan upaya menumbuhkan kesadaran akan risiko (*risk awareness*) setiap karyawan dan peningkatan tanggung jawab (*accountability*) setiap pelaksanaan operasional, karena risiko operasional sangat dipengaruhi oleh *human*, proses, sistem, dan kejadian eksternal. Pengendalian *human error* pada pelaksanaan operasional Bank, dilakukan dengan menerapkan sistem *internal control*, yang berfungsi membantu unit/divisi kerja untuk mengontrol seluruh aktivitas yang dilakukan. Bank telah membentuk Unit *Internal Control* yang ditempatkan pada setiap Kantor Cabang. Secara berkala setiap bulan petugas *internal control* melaporkan aktivitas kegiatannya kepada SKAI di kantor pusat. Untuk mendukung pelaksanaan petugas *internal control* tersebut, Bank telah menyusun Pedoman *Internal Control*.

Review terhadap aktivitas operasional dilakukan untuk memastikan potensi risiko yang ada dapat dikendalikan melalui perbaikan prosedur, perbaikan sistem, dan infrastruktur.

Pencegahan *fraud* dilakukan dengan menerapkan strategi *anti-fraud* yang melibatkan seluruh karyawan. Pelaksanaan strategi *anti-fraud* mengacu pada kebijakan dan prosedur internal yang telah ditetapkan dalam Kebijakan Manajemen No. RMG/13/02/0621 tentang Kebijakan dan Prosedur Strategi *Anti-Fraud*. Selain itu, Bank menerbitkan kebijakan No. 001 tanggal 10 Februari 2021 tentang Pedoman Umum *Whistleblowing* untuk menciptakan adanya saling kontrol di setiap jenjang organisasi dalam mendeteksi potensi terjadinya *fraud*. Peningkatan kualitas sumber daya manusia dilakukan dengan pelatihan berkesinambungan. Pengendalian risiko operasional juga dilakukan dengan cara mengefektifkan fungsi supervisi, *review*, dan penyempurnaan SOP, peningkatan internal kontrol, dan peninjauan remunerasi karyawan secara berkala.

Penggunaan *Core Banking System Temenos (T24)* didukung dengan *Data Center (DC)* dan *Data Recovery Center (DRC)* yang andal. Pengelolaan infrastruktur teknologi sistem informasi tersebut dilakukan secara *outsourcing*, yang dimaksudkan selain untuk meningkatkan kinerja, juga untuk meningkatkan kualitas *built in control* pada proses operasional serta mendukung perkembangan produk dan jasa Bank dengan fitur berbasis teknologi Informasi dan pelaksanaan regulasi perbankan.

- 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
Operational risk control at Bank Ina begins with efforts to raise awareness of risk (*risk awareness*) each employee and increased responsibility (*accountability*) every operational implementation, because operational risk is greatly influenced by human, processes, systems, and external events. Control human error in the implementation of Bank operations, carried out by implementing the internal control system, which functions to assist work units/divisions to control all activities carried out. The Bank has formed an Internal Control Unit assigned to each Branch Office. Periodically every month internal control officers report their activities to SKAI at head office. To support the implementation of internal control officers, the Bank has prepared Internal Control Guidelines.

A review of operational activities is carried out to ensure that potential risks can be controlled through improved procedures, system improvements and infrastructure.

Fraud prevention is carried out by implementing an anti-fraud strategy that involves all employees. The implementation of the anti-fraud strategy refers to the internal policies and procedures set out in Management Policy No. RMG/13/02/0621 on Anti-Fraud Strategy Policies and Procedures. In addition, the Bank issued policy No. 001 dated on General Guidelines for Whistleblowing to create mutual control at every February 10, 2021 level of the organization in detecting potential fraud. Improving the quality of human resources is carried out through continuous training. Operational risk control is also carried out by streamlining the supervisory function, reviewing and improving SOP, improving internal controls, and periodically reviewing employee remuneration.

The use of the Temenos Core Banking System (T24) is supported by a reliable Data Center (DC) and Data Recovery Center (DRC). The management of the information system technology infrastructure is carried out outsourcing, which is intended not only to improve performance, but also to improve the quality of built in control in operational processes and support the development of Bank products and services with information technology-based features and the implementation of banking regulations.

Untuk memastikan BCP dapat berfungsi secara efektif, Bank telah melakukan uji coba BCP pada tanggal 14 Desember 2023. Selain itu, BCP dilakukan pada seluruh kantor cabang/kantor cabang pembantu sepanjang tahun 2023, serta BCP terkait dengan kemungkinan serangan cyber.

Bank melakukan *monitoring* terhadap aktivitas transaksi dan perkembangan produk *digital banking*. Pengembangan produk baru dan *digital banking* senantiasa dilaporkan dan dimintakan ijin kepada otoritas yang berwenang. Sementara itu, manajemen risiko di bidang teknologi informasi dilakukan dengan mengacu kepada prosedur-prosedur yang telah diterbitkan. 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. Pengelolaan risiko operasional merupakan tanggung jawab seluruh unit/divisi kerja di mana proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko operasional secara *bank wide* dilakukan oleh Divisi Manajemen Risiko.

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 penghimpunan dan

To ensure that BCP can function effectively, the Bank conducted a BCP trial on December 14, 2023. In addition, BCP was conducted at all branches/sub-branches throughout 2023, as well as BCP related to possible cyber attacks.

The Bank monitors transaction activities and development of digital banking products. The development of new products and digital banking is always reported and permits are requested from the competent authorities. Meanwhile, risk management in the field of information technology is carried out by referring to published procedures. With an effective operational risk management process, it is hoped that expected losses can continue to be minimized, thereby increasing operational efficiency and capital allocation, which in turn can improve the Bank's competitiveness. Operational risk management is the responsibility of all work units/divisions where the process of identifying, measuring, monitoring and controlling operational risk on a bank wide basis is carried out by the Risk Management Division.

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 controlled by maintaining adequacy of the Bank's liquidity by considering exogenic and endogenic liquidity that occurs. Maintaining asset quality is carried out to minimize cash flow disruptions and the possibility of a decrease in asset liquidity. Risk control is also carried out by setting the maturity gap on each time scale, which is reviewed during ALCO meetings which are held at least 1 time in 1 month. Safeguarding sources of liquidity is carried out by maintaining the Bank's reputation as well as efforts to improve the quality of the products and services provided. Liquidity risk management is carried out by the Treasury Work Unit, where the process of identifying, measuring, monitoring and controlling liquidity risk on a bank-wide basis is carried out by the Risk Management Work Unit, including policy making and setting limits on liquidity risk.

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

The legal risk control process is carried out by periodically reviewing each contract and agreement between the Bank and other parties by reassessing the effectiveness of the enforceability process to ensure the validity of the rights in the contracts and agreements that have been made. Identification of legal risks is carried out in all activities of raising and providing funds, treasury



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 rencana bisnis Bank, 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. Untuk memastikan kepatuhan operasional Bank terhadap

and investment, operations and services, information system technology, and human resource management. Every incident that has the potential to pose a legal risk, is administered and administered, in addition to assessing the level of legal risk faced by the Bank, as well as learning from each case that occurs and to anticipate the possibility of lawsuits 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 optimizing branch offices as well as opening new branch offices, developing digital products and activities as a Foreign Exchange Bank. Currently, the Bank has carried out activities as a sub agent for Indonesian Retail Bonds (ORI) and Retail Sukuk, as well as a KUR distributor, and thus, it has added to the Bank's service activities. Digital banking product development, such as Digital Banking Services and other product developments, is currently being prepared with the aim of increasing fee-based income. Other strategic goals for the Bank, such the activities of Collection Bank, are now still being implemented as a result of suggestions from the Financial Services Authority.

The Bank continues to strive to expand lending by applying the precautionary principle to increase interest income, and seeks to manage the growth of third-party funds to significantly reduce the cost of funds which in turn can increase the Bank's net interest margin (NIM) ratio. To control strategic risk, RBB is prepared in a conservative and realistic manner which can optimally be achieved by considering the strengths and weaknesses of the Bank, as well as the capability of its resources, both financial resources, infrastructure and human resources. To minimize the occurrence of irregularities in the implementation of the Bank's business plan, communications have been made to every level of the organization, both during the preparation of the plan and during periodic review of the implementation. Strategic risk control is also carried out by monitoring the bank's performance which is the result of the implementation of the business strategy and RBB. The monitoring process is carried out periodically through a management information system that 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. To ensure the Bank's operational compliance with all the rules and regulations that surround it, it must be ensured that all operational systems and procedures have complied with the

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 konsumen 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.

provisions and regulations of the applicable authorities. Therefore, a quality assurance policy and procedure has been carried out, namely an assessment process of internal policies and procedures carried out by the Compliance Work Unit for each internal system, procedure or policy that will be or has been issued. Thus, any potential non-compliance by the Bank with provisions or laws and regulations can be detected and corrected. As a public company, the Bank must accommodate the provisions and regulations in the capital market sector, for this reason the Bank has optimized the function of the Corporate Secretary, so that the process of monitoring and fulfilling the Bank's obligations and commitments to the relevant authorities can be carried out properly.

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 IDR 10 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

In improving service to customers, officials have been appointed whose function is to serve the settlement of customer complaints and procedures for implementing them have been made. To improve customer service standards, the Bank has policies and mechanisms for service, protection and resolution of customer complaints, as well as a policy of transparency in the use of customer personal data. Improving consumer services is also carried out through efforts to implement banking transaction automation (*digital banking*). Meanwhile, in the operational field, the *core banking system*, has been running well and customer service disruptions have been minimized.



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 2023 dengan harga terendah sebesar Rp3.850,- dan tertinggi sebesar Rp4.260,- dan pada periode akhir laporan ditutup pada harga Rp4.090,- 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, penjaminan kualitas produk dan layanan, penjaminan 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

Berdasarkan Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2020 tentang Konglomerasi Keuangan, Pemegang Saham Pengendali (PSP) PT Bank Ina Perdana, yaitu PT Indolife Pensiontama, sedangkan Pemegang Saham Pengendali Terakhir adalah Anthoni Salim. Berkaitan dengan hal tersebut, Bank Ina tidak membentuk konglomerasi keuangan karena dikategorikan pada Lembaga Jasa Keuangan yang berada dalam kelompok grup usaha dengan aset yang masih kurang dari Rp100 triliun.

Public trust and confidence in the Bank's condition is quite good as reflected in the share price of PT Bank Ina Perdana Tbk on the stock exchange during the last 3 months of 2023 with the lowest price of IDR3,850.- and the highest was IDR4,260.- and at the end of the reporting period it closed at IDR4,090.- per share.

The implementation of reputation risk management is carried out by preventing/minimizing the occurrence of events that can reduce the Bank's reputation, including through the implementation of the corporate social responsibility (CSR), managing information disclosure, communicating regularly with stakeholders, maintaining product and service quality, maintaining business ethics in conducting transactions, both with customers and transactions on the money market. Every time a customer complaint occurs, the Bank tries to respond and follow up quickly through contact centre and work units/divisions at the head office and branches that have been functioned to manage and resolve customer complaints in accordance with the provisions regarding customer protection/ complaints.

In order to maintain its reputation, the Bank also seeks to maintain product and service transparency by providing correct information about the benefits and risks of the products and services offered to the public. Every incident related to reputation risk is recorded and administered so that it can become a lesson in the future and to project potential losses that may arise and preventive measures that must be taken. As a public company, the Bank applies the principle of information disclosure by conveying significant information to the public. The management of this information is the duty and responsibility of the Corporate Secretary.

Financial Conglomeration

Based on the Financial Services Authority Regulation No. 45/POJK.03/2020 on Financial Conglomeration, the Controlling Shareholder (PSP) of PT Bank Ina Perdana is PT Indolife Pensiontama and the Ultimate Controlling Shareholder is Anthoni Salim. In this regard, Bank Ina does not form a financial conglomeration because it is categorized as a Financial Services Institution in a business group with assets less than Rp100 trillion.

Tabel 1
Pengungkapan Kuantitatif Struktur Permodalan Bank Umum
Disclosure of Net Receivables by Area - Bank Only

(dalam jutaan Rupiah / in million Rupiah)

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)	3.471.368	3.221.320
I Modal Inti Utama Common Equity Tier 1 (CET I)	3.471.368	3.221.320
1.1 Modal Disetor (Setelah dikurangi Saham Treasury) Paid-in Capital (Net of Treasury Stock)	613.472	593.710
1.2 Cadangan Tambahan Modal Disclosed Reserve	2.916.193	2.691.756
1.2.1 Faktor Penambah Additional Factor	2.944.318	2.753.364
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)	2.941.477	2.753.364
1.2.1.2.1 Agio	2.482.288	1.707.342
1.2.1.2.2 Cadangan Umum General Reserves	64.995	33.586
1.2.1.2.3 Tahun-Tahun Lalu Previous Years Profit	186.318	60.680
1.2.1.2.4 Laba Tahun Berjalan Current Year Profit	207.876	157.048
1.2.1.2.5 Dana Setoran modal Capital Paid in Advance	-	794.708
1.2.1.2.6 Lainnya Others	-	0
1.2.2 Faktor Pengurang Deduction Factor	(28.124)	(61.608)
1.2.2.1 Pendapatan Kompherensif Lainnya Other Comprehensive Income	-	(58.447)
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	-	(58.447)
1.2.2.2 Cadangan Tambahan Modal Lainnya (Other Disclosed Reserves)	(28.124)	(3.161)
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	-	-

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	(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	(14.608)	(3.161)
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	(58.298)	(64.146)
1.4.1 Perhitungan Pajak Tangguhan Deferred Tax Calculation	(32.717)	(44.907)
1.4.2 Goodwill	-	-
1.4.3 Aset Tidak Berwujud Lainnya Other Intangible Asset	(25.581)	(19.239)
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</i> (<i>Settlement Risk</i>) - <i>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	-	-
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	-	-

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
II. Modal Pelengkap (Tier 2) Supplementary Capital (Tier 2)	156.650	115.332
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)	166.656	125.796
4 Faktor Pengurang Modal Pelengkap Deduction Factor to Supplementary Capital	(10.006)	(10.464)
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)	(10.464)
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	3.628.018	3.336.652

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

	31-Des-23 31-Dec-23	Keterangan Description	31-Des-23 31-Dec-23	31-Des-21 31-Dec-21
ASET TERTIMBANG MENURUT RISIKO RISK WEIGHTED ASSET	RASIO KPMM CAR Ratio			
ATMR Risiko Kredit RWA Credit Risk	13.332.473	Rasio CET 1 (%)	24,53%	30,06%
ATMR Risiko Pasar RWA Market Risk	31.420	Rasio Tier 1 (%)	24,53%	30,06%
ATMR Risiko Operasional RWA Operating Risk	789.946	Rasio Tier 2 (%)	1,11%	1,08%
TOTAL ATMR Total RWA	14.153.839	Rasio KPMM (%)	25,63%	31,14%
*) Rasio KPMM sesuai Profil Risiko (%) CAR Ratio based on Risk Profile (%)	9,00%	CET 1 Untuk Buffer (%)	16,63%	22,14%



Tabel 1.1
Pengungkapan Tagihan Bersih berdasarkan Wilayah - Bank secara Individual
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	-	-	4.467.941	-	-	-	-	
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	
4	Tagihan kepada Bank	9.227	-	2.019.431	-	-	-	-	
5	Kredit Beragun Rumah Tinggal	2.329	-	35.353	-	3.449	41.625	19.995	
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-	
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	286.263	-	1.569.509	85.279	127.231	223.058	659.610	
9	Tagihan kepada Korporasi	1.193.864	-	2.961.876	389.169	845.435	2.054.795	687.727	
10	Tagihan yang Telah Jatuh Tempo	-	-	599	-	-	27.499	-	
11	Aset Lainnya	-	-	395.661	-	-	-	-	
Total		1.491.683	-	11.450.370	474.448	976.115	2.346.976	1.367.333	

Tabel 1.2
Pengungkapan Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual
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 year	>1 s.d. 3 tahun year	>s.d. 5 tahun year	> 5 tahun year	Non Contractual	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	Tagihan kepada Pemerintah	196.162	47.515	18.311	962.787	3.243.167	4.467.941	
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	
4	Tagihan kepada Bank	1.605.261	209.270	26.888	9.227	178.900	2.029.545	
5	Kredit Beragun Rumah Tinggal	547	4.542	2.397	157.650	-	165.136	
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	1.523.496	491.133	357.664	777.587	-	3.149.880	
9	Tagihan kepada Korporasi	5.280.991	1.857.216	2.143.201	2.424.048	-	11.705.457	
10	Tagihan yang Telah Jatuh Tempo	181.015	27.688	3.149	69.959	-	281.811	
11	Aset Lainnya	-	-	-	-	395.661	395.661	

(dalam jutaan Rupiah / in million 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)
	-	-	5.293.561	-	-	-	-	Receivables on Sovereigns
	-	-	-	-	-	-	-	Receivables on Public Sector Entities
	-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
	-	-	476.842	-	-	-	-	Receivables on Banks
	2.366	58.121	27.792	-	4.376	37.962	9.674	Loans Secured by Residential Property
	-	-	-	-	-	-	-	Loans Secured by Commercial Real Estate
	-	-	-	-	-	-	-	Employee/ Retired Loans
	47.058	64.987	66.051	9.139	24.540	19.364	55.571	Receivables on Micro, Small Business, and Retail Portfolio
	909.203	790.615	6.653.926	428.136	725.000	1.738.652	838.065	Receivables on Corporate
	-	-	-	-	-	-	-	Past Due Receivables
	-	-	552.914	-	-	-	-	Other Assets
	958.627	913.723	13.071.086	437.276	753.916	1.795.978	903.310	Total

(dalam jutaan Rupiah / in million 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 year	>1 s.d. 3 tahun year	>3 s.d. 5 tahun year	> 5 tahun year	Non Contractual	Total	
	(9)	(10)	(11)	(12)	(13)	(14)	(2)
	-	-	18.433	1.092.859	4.182.269	5.293.561	Receivables on Sovereigns
	-	-	-	-	-	-	Receivables on Public Sector Entities
	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
	8.415	76.594	155.082	236.751	-	476.842	Receivables on Banks
	154	4.458	10.470	125.207	-	140.290	Loans Secured by Residential Property
	-	-	-	-	-	-	Loans Secured by Commercial Real Estate
	-	-	-	-	-	-	Employee/Retired Loans
	107.562	98.632	64.072	16.445	-	286.711	Receivables on Micro, Small Business, and Retail Portfolio
	5.641.428	1.914.215	2.206.930	2.207.607	113.417	12.083.598	Receivables on Corporate
	-	-	-	-	-	-	Past Due Receivables
	-	-	-	-	552.914	552.914	Other Assets

Tabel 1.3
Pengungkapan Tagihan Bersih berdasarkan Sektor Ekonomi - Bank secara Individual
 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	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 million Rupiah)

	Kredit Beragun Properti Komersial/ Employee/ Retired Loans	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							
	-	-	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	-	Hotel and Food and Beverage
	-	-	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, Defense, 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

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 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	5.293.561	-	-	476.842	-	
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	-	-	-	-	140.290	
20	Bukan Lapangan Usaha Lainnya	-	-	-	-	-	
Total		5.293.561	-	-	476.842	140.290	

	Kredit Beragun Properti Komersial Employee/ Retired Loans	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
	-	-	29.731	249.243	-	-	Agriculture, Hunting, and Forestry
	-	-	-	43.477	-	-	Fishery
	-	-	726	232.740	-	-	Mining and Quarrying
	-	-	15.247	2.423.612	-	-	Manufacturing
	-	-	-	-	-	-	Electricity, Gas, and Water
	-	-	-	876.318	-	-	Construction
	-	-	11.583	679.490	-	-	Wholesale and Retail Trading
	-	-	58.811	1.487.017	-	-	Hotel and Food and Beverage
	-	-	4.465	624.159	-	-	Transportation, Warehousing and Communications
	-	-	2.652	2.990.185	-	-	Financial Intermediary
	-	-	56.864	469.233	-	-	Real Estate, Rental and Business Services
	-	-	-	-	-	-	Government Administration, Defence, and Compulsory Social Security
	-	-	9.389	1.042.570	-	-	Education Services
	-	-	3.538	68.410	-	-	Human Health and Social Work Activities
	-	-	-	810.768	-	-	Public, Socio-Culture, Entertainment and Other Personal Services
	-	-	-	-	-	-	Individual Services for Households
	-	-	-	-	-	-	Individual Services for Households
	-	-	-	-	-	-	International Agencies and Other International Extra Agencies
	-	-	80.064	58.002	-	-	Household
	-	-	8.422	33.592	-	552.914	Non Business Field
	-	-	281.492	12.088.817	-	552.914	Total

Tabel 1.4
Pengungkapan Tagihan dan Pencadangan berdasarkan Wilayah - Bank secara Individual
 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	1.491.683	-	11.450.370	474.448	976.115	2.346.976	1.367.333	18.106.925	
2	Tagihan yang Mengalami Penurunan Nilai (<i>Impaired</i>)	18.103	29.935	292.609	25.457	95.219	122.926	44.550	628.799	
	a. Belum Jatuh Tempo	42	1.356	135.647	34	5.924	12.354	37.250	192.607	
	b. Sudah Jatuh Tempo	18.061	28.579	156.962	25.423	89.295	110.572	7.300	436.192	
3	Cadangan Kerugian Penurunan Nilai - Individual	4.997	11.949	91.765	2.513	49.609	38.142	259	199.234	
4	Cadangan Kerugian Penurunan Nilai - Kolektif	8.427	12.101	53.920	13.220	8.617	14.527	24.285	135.097	
5	Tagihan yang Dihapus Buku	-	3	99.709	624	637	31	2	101.006	

Tabel 1.5
Pengungkapan Tagihan dan Pencadangan berdasarkan Sektor Ekonomi - Bank secara Individual
 Disclosure of Receivables and Provisioning based on Area - Bank Only

No.	Sektor Ekonomi	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai <i>Impaired Receivables</i>		
			Belum Jatuh Tempo Non Past Due	Sudah Jatuh Tempo Past Due	
(1)	(2)	(3)	(4)	(5)	
Posisi Tanggal Laporan					
1	Pertanian, Perburuan, dan Kehutanan	581.441	-	-	
2	Perikanan	72.273	-	-	
3	Pertambangan dan Penggalian	788.164	24.404	3.000	
4	Industri Pengolahan	2.900.341	825	15.250	
5	Listrik, Gas Dan Air	263.246	-	-	
6	Konstruksi	945.530	57.200	42.460	
7	Perdagangan Besar dan Eceran	2.537.575	70.621	139.520	
8	Penyediaan Akomodasi dan Penyediaan Makan Minum	737.637	-	19.636	
9	Transportasi Pergudangan dan Komunikasi	768.772	76.171	-	
10	Perantara Keuangan	9.246.546	16.691	-	
11	<i>Real Estate</i> , Usaha Persewaan dan Jasa Perusahaan	1.354.515	72.639	4.995	
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	261.599	-	-	
13	Jasa Pendidikan	88.920	-	-	
14	Jasa Kesehatan dan Kegiatan Sosial	191.178	-	-	
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya	17.541	-	-	
16	Jasa Perorangan Yang Melayani Rumah Tangga	389.836	17.046	-	
17	Badan Internasional Dan Badan Ekstra Internasional Lainnya	38.875	-	-	

(dalam jutaan Rupiah / in million Rupiah)

	Posisi Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year								Description
	Wilayah Position at Reporting Date								
	Jabar	Banten	DKI	DIY	Jateng	Jatim	Luar Jawa Outside Java	Total	
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(2)
	958.627	913.723	13.071.086	437.276	753.916	1.795.978	903.310	18.833.915	Receivables
	19.782	20.506	55.726	8.358	7.060	113.912	14.386	239.731	Impaired Receivables
	19.782	20.506	55.726	8.358	7.060	113.912	14.386	239.731	a. Non Past Due
	-	-	-	-	-	-	-	-	b. Past Due
	11.028	7.649	34.285	2.746	1.800	60.679	1.226	119.414	Individual Allowance for Impairment Losses-Individual
	376	3.986	8.870	935	1.245	8.693	2.763	26.866	Allowance for Impairment Losses - Collective
	-	3	100.600	629	643	32	2	101.908	Written-Off Receivables

(dalam jutaan Rupiah / in million 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				
	-	-	-	Agriculture, Hunting, and Forestry
	-	-	-	Fishery
	274	274	34.119	Mining and Quarrying
	1.549	1.549	-	Manufacturing
	-	-	-	Electricity, Gas, and Water
	58.116	58.116	174	Construction
	58.518	58.518	-	Wholesale and Retail Trading
	259	259	32	Hotel and Food and Beverage
	38.909	38.909	65.878	Transportation, Warehousing and Communications
	7.645	7.645	-	Financial Intermediary
	4.995	4.995	-	Real Estate, Rental, and Business Services
	-	-	-	Government Administration, Defence, and Compulsory Social Security
	-	-	-	Education Services
	-	-	-	Human Health and Social Work Activities
	-	-	-	Public, Socio-Culture, Entertainment, and Other Personal Services
	8.044	8.044	-	Individual Services for Households
	-	-	-	International Agencies and Other International Extra Agencies

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)	
18	Kegiatan Yang Belum Jelas Batasannya	225.820	-	-	
19	Rumah Tangga	4.209	400	50.662	
20	Bukan Lapangan Usaha	426.377	10.991	6.289	
Total		21.840.395	346.988	281.811	
Posisi Tanggal Laporan Tahun sebelumnya					
1	Pertanian, Perburuan, dan Kehutanan	278.974	-	-	
2	Perikanan	43.477	-	-	
3	Pertambangan dan Penggalian	233.467	3.000	-	
4	Industri Pengolahan	2.438.859	-	-	
5	Konstruksi	876.318	12.391	-	
6	Perdagangan Besar dan Eceran	691.073	39.390	-	
7	Penyediaan Akomodasi dan Penyediaan Makan minum	1.545.828	-	-	
8	Transportasi Pergudangan dan komunikasi	628.624	-	-	
9	Perantara Keuangan	8.763.240	-	-	
10	Real Estate, Usaha Persewaan dan Jasa Perusahaan	526.097	-	-	
11	Jasa Pendidikan	1.051.959	-	-	
12	Jasa Kesehatan dan Kegiatan Sosial	71.948	644	-	
13	Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya	810.768	-	-	
14	Rumah Tangga	278.356	37.941	-	
15	Bukan Lapangan Usaha	594.929	3.829	-	
Total		18.833.916	97.194	-	

Tabel 1.6
Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual
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)	(5)	(6)	
1	Saldo Awal CKPN	34.340	64.419	138.808	237.567	
2	Pengalihan	43.460	(47.764)	4.304	-	
3	Pengukuran Kembali Bersih Penyisihan Kerugian	(40.580)	21.863	111.010	92.293	
4	Aset Keuangan Baru yang Diterbitkan atau Dibeli	27.382	10.097	913	38.392	
5	Aset Keuangan yang Dihentikan Pengakuannya	(5.496)	(5.231)	(16.480)	(27.207)	
6	Total Penambahan	(18.694)	26.729	95.443	103.478	
7	Aset Keuangan yang Dihapusbukkan	-	-	(5.854)	(5.854)	
8	Penerimaan Kembali Kredit yang Telah Dihapusbukkan	38	-	-	38	
Saldo Akhir CKPN		59.144	43.384	232.701	335.229	

	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)
	-	-	-	Activities with Unclear Boundaries
	11.124	11.124	278	Household
	9.800	9.800	-	Non Business Field
	199.234	199.234	100.481	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	-	Hotel and Food and Beverage
	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 million Rupiah)

	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year				Description
	Stage 1	Stage 2	Stage 3	Total	
	(7)	(8)	(9)	(10)	(2)
	59.463	84	83.632	143.179	Beginning Balance - Allowance for Impairment Losses
	(40.199)	60.017	(19.818)	-	Movement
	19.264	60.101	63.814	143.179	Net Remeasurement of Loss Allowance
	17.212	4.324	78.077	99.613	New Financial Assets Issued or Purchased
	(2.324)	(6)	(2.745)	(5.075)	Derecognized Financial Assets
	14.888	4.318	75.332	94.538	Total Additions
	-	-	-	-	Written Off Financial Assets
	188		(338)	(150)	Recoveries from Written Off Loans
	74.539	4.402	158.626	237.567	Ending Balance



Tabel 2

Pengungkapan Tagihan Bersih berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual
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 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-	Kurang dari B- Lower than B-	
		Fitch Rating	AAA 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-	Kurang dari B- Lower than B-	
		Moody's	Aaa 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	Kurang dari B3 Lower than B3	
		PT Fitch Ratings Indonesia	AAA(idn) 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)	Kurang dari B-(idn) Lower than B-(idn)	
		PT ICRA Indonesia	[Idr]AAA [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-	Kurang dari [idr] B- Lower than [idr] B-	
		PT Pemeringkat Efek Indonesia	idAAA 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-	Kurang dari d B- Lower than d B-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
1	Tagihan kepada Pemerintah	-	-	-	-	-	-	-	-	
2	Tagihan kepada Sektor Publik	-	-	-	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	
4	Tagihan kepada Bank	-	250.531	-	-	10.000	-	-	-	
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	-	1.436.743	724.470	324.000	-	-	-	150.000	
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	
11	Aset Lainnya	-	-	-	-	-	-	-	-	
Total		-	1.687.273	724.470	324.000	10.000	-	-	150.000	

(dalam jutaan Rupiah / in million Rupiah)

	Posisi Tanggal Laporan Position at Reporting Date						Portfolio Category
	Tagihan Bersih Net Receivables						
	Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat No Rating	Total	
	A-1 A-1	A-2 A-2	A-3 A-3	Kurang dari A-3 Lower than A-3			
	F1+ s.d. F1 F1+ to F1	F2 F2	F3 F3	Kurang dari F3 Lower than F3			
	P-1 P-1	P-2 P-2	P-3 P-3	Kurang dari P-3 Lower than P-3			
	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)			
	[idr]A1+ s.d. [ldr]A1 [idr]A1+ to [ldr]A1	[idr]A2+ s.d. [ldr]A2 [idr]A2+ to [ldr]A2	[idr]A3+ s.d. [ldr]A3 [idr]A3+ to [ldr]A3	Kurang dari [ldr] A3 Lower than [ldr] A3			
	idA1 idA1	idA2 idA2	idA3 s.d. id A4 idA3 to id A4	Kurang dari idA4 Lower than idA4			
	(11)	(12)	(13)	(14)	(15)	(16)	(2)
	-	-	-	-	1.224.775	1.224.775	Receivables on Sovereigns
	-	-	-	-	-	-	Receivables on Public Sector Entities
	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
	-	-	-	-	-	260.531	Receivables on Banks
	-	-	-	-	-	-	Loans Secured by Residential Property
	-	-	-	-	-	-	Loans Secured by Commercial Real Estate
	-	-	-	-	-	-	Employee/Retired Loans
	-	-	-	-	-	-	Receivables on Micro, Small Business, and Retail Portfolio
	-	-	-	-	-	2.635.212	Receivables on Corporate
	-	-	-	-	-	-	Past Due Receivables
	-	-	-	-	1.224.775	4.120.518	Other Assets
	-	-	-	-	-	-	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 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-	Kurang dari B- Lower than B-		
		Fitch Rating	AAA 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-	Kurang dari B- Lower than B-		
		Moody's	Aaa 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	Kurang dari B3 Lower than B3		
		PT Fitch Ratings Indonesia	AAA(idn) 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)	Kurang dari B- (idn) Lower than B- (idn)		
		PT ICRA Indonesia	[Idr]AAA [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-	Kurang dari [idr] B- Lower than [idr]B-		
		PT Pemeringkat Efek Indonesia	idAAA 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-	Kurang dari d B- Lower than d B-		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
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	-	-	-	-	

	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year					Portfolio Category		
	Tagihan Bersih Net Receivables							
	Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat No Rating			Total
	A-1 A-1	A-2 A-2	A-3 A-3	Kurang dari A-3 Lower than A-3				
	F1+ s.d. F1 F1+ to F1	F2 F2	F3 F3	Kurang dari F3 Lower than F3				
	P-1 P-1	P-2 P-2	P-3 P-3	Kurang dari P-3 Lower than P-3				
	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)				
	[idr]A1+ s.d. [ldr]A1 [idr]A1+ to [ldr]A1	[idr]A2+ s.d. [ldr]A2 [idr]A2+ to [ldr]A2	[idr]A3+ s.d. [ldr]A3 [idr]A3+ to [ldr]A3	Kurang dari [ldr] A3 Lower than [ldr] A3				
	idA1 idA1	idA2 idA2	idA3 s.d. id A4 idA3 to id A4	Kurang dari idA4 Lower than idA4				
	(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

Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation - Bank Only Individual

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)	
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	-	-	-	10.123	
5	Tagihan Berupa <i>covered Bond</i>	-	-	-	-	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	-	-	-	-	-	-	721.550	
7	Kredit Beraguna Rumah Tinggal	-	-	-	15.872	9.980	96.528	-	-	
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	-	-	-	2.176.697	-	-	-	-	
13	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	
14	Aset Lainnya	71.563	-	-	-	-	-	-	-	
Total Eksposur Neraca		4.275.254	-	-	4.206.555	9.980	96.528	-	731.673	
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	-	-	-	-	-	-	-	231.872	
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	-	-	-	231.872	
C. Eksposur akibat Kegagalan Pihak Lawan (<i>Counterparty Credit Risk</i>)										
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 <i>Counterparty Credit Risk</i>		2.400.152	-	-	-	-	-	-	-	

(dalam jutaan Rupiah / in million 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
	-	-	-	-	-	-	406.846	32.548	Receivables on Banks
	-	-	-	-	-	-	-	-	Billing in the Form of Covered Bonds
	-	-	-	-	-	-	288.620	23.090	Billing to Securities Companies and Other Financial Services Institutions
	-	-	-	-	-	-	34.628	2.770	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	19.717	Receivables on Micro, Small Business & Retail Portfolio
	-	334.245	-	10.934.333	127.767	-	11.728.445	938.276	Receivables on Corporate
	-	68.905	-	77.619	67.020	-	212.602	17.008	Past Due Receivables
	-	-	-	342.664	-	-	414.227	33.138	Other Assets
	-	403.150	328.613	11.011.952	194.787	-	12.917.601	1.033.408	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
	-	-	-	-	-	-	92.749	7.420	Billing to Securities Companies and Other Financial Services Institutions
	-	-	-	-	-	-	12	1	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	1.030	Receivables on Micro, Small Business & Retail Portfolio
	-	-	-	674.651	-	-	674.651	53.972	Receivables on Corporate
	-	535	-	-	-	-	268	21	Past Due Receivables
	-	-	-	-	-	-	-	-	Other Assets
	-	535	17.160	674.651	-	-	780.549	62.444	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 Micro, Small Business & Retail Portfolio
	-	-	-	-	-	-	-	-	Due Receivables
	-	-	-	-	-	-	-	-	Other Assets
	-	-	-	-	-	-	-	-	Total Eksposur Counterparty Credit Risk

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)	(10)	
A Eksposur Neraca								
1	Tagihan kepada Pemerintah	5.293.561	-	-	-	-	-	
2	Tagihan kepada Sektor Publik	-	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	
4	Tagihan kepada Bank	-	448.493	-	-	-	28.349	
5	Tagihan Berupa <i>covered Bond</i>	-	-	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	-	-	-	-	-	
7	Kredit Beraguna Rumah Tinggal	-	20.701	117.308	2.281	-	-	
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	-	2.219.450			-	480.833	
13	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	
14	Aset Lainnya	-	-	-	-	-	-	
Total Eksposur Neraca		5.293.561	2.688.644	117.308	2.281	-	509.182	
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	-	-	-	-	-	288	
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		-	-	-	-	-	288	
C. Eksposur akibat Kegagalan Pihak Lawan (<i>Counterparty Credit Risk</i>)								
1	Tagihan kepada Pemerintah	-	1.826.992	-	-	-	-	
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 <i>Counterparty Credit Risk</i>		-	1.826.992	-	-	-	-	

	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			
	(11)	(12)	(13)	(14)	(15)	(16)	(2)
Balance Sheet Exposures							
	-	-	-	-	-	-	Receivables on Sovereigns
	-	-	-	-	-	-	Receivables on Public Sector Entities
	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
	-	-	-	-	103.873	8.310	Receivables on Banks
	-	-	-	-	-	-	Billing in the Form of Covered Bonds
	-	-	-	-	-	-	Billing to Securities Companies and Other Financial Services Institutions
	-	-	-	-	46.110	3.689	Loans Secured by Residential Property
	-	-	-	-	-	-	Loans Secured by Commercial Real Estate
	-	-	-	-	-	-	Credit for Land Acquisition, Land Processing, and Construction
	-	-	-	-	-	-	Employee/Retired Loans
	286.710	-	-	-	215.033	17.203	Receivables on Micro, Small Business & Retail Portfolio
	-	9.383.315	-	-	10.067.622	805.410	Receivables on Corporate
	-	-	-	552.914	-	-	Past Due Receivables
	-	-	-	-	-	-	Other Assets
	286.710	9.383.315	-	552.914	10.432.638	834.611	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
	-	-	-	-	-	-	Billing to Securities Companies and Other Financial Services Institutions
	-	-	-	-	58	5	Loans Secured by Residential Property
	-	-	-	-	-	-	Loans Secured by Commercial Real Estate
	-	-	-	-	-	-	Credit for Land Acquisition, Land Processing, and Construction
	-	-	-	-	-	-	Employee/Retired Loans
	14.238	-	-	-	10.678	854	Receivables on Micro, Small Business & Retail Portfolio
	-	971.211	-	-	971.211	77.697	Receivables on Corporate
	-	-	-	-	-	-	Past Due Receivables
	-	-	-	-	-	-	Other Assets
	14.238	971.211	-	-	981.947	78.556	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

Disclosure of Net Receivables and Credit Risk Mitigation Technic - Bank Only Individual

No.	Ketegori 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	
			Agunan Collateral	Garansi Collateral	Asuransi Kredit Loan Insurance	Lainnya Other		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
A Eksposur Neraca								
1	Tagihan kepada Pemerintah	4.275.254	-	-	-	-	4.275.254	
2	Tagihan kepada Sektor Publik	-	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	
4	Tagihan kepada Bank	2.024.109	-	-	-	-	2.024.109	
5	Tagihan Berupa <i>covered Bond</i>	-	-	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	721.550	3.000	-	-	-	718.550	
7	Kredit Beraguna Rumah Tinggal	122.380	-	-	-	-	122.380	
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	328.613	56.721	-	-	-	271.892	
12	Tagihan kepada Korporasi	13.777.117	204.075	-	-	-	13.573.042	
13	Tagihan yang Telah Jatuh Tempo	213.544	-	-	-	-	213.544	
14	Aset Lainnya	395.661	-	-	-	-	52.997	
Total Eksposur Neraca		21.858.228	263.796	-	-	-	21.251.768	
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	231.872	-	-	-	-	231.872	
6	Kredit Beragun Rumah Tinggal	58	-	-	-	-	58	
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	17.160	-	-	-	-	17.160	
11	Tagihan kepada Korporasi	674.651	674.651	-	-	-	-	
12	Tagihan yang Telah Jatuh Tempo	5.355	-	-	-	-	282	
13	Aset Lainnya	-	-	-	-	-	-	
Total Eksposur TRA		929.095	674.651	-	-	-	249.371	
C. Eksposur akibat Kegagalan Pihak Lawan (<i>Counterparty Credit Risk</i>)								
1	Tagihan kepada Pemerintah	2.400.152	-	-	-	-	2.400.152	
2	Tagihan kepada Sektor Publik	-	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	
4	Tagihan kepada Bank	-	-	-	-	-	-	
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	
9	Tagihan kepada Korporasi	-	-	-	-	-	-	
11	Aset Lainnya	-	-	-	-	-	-	
Total Eksposur <i>Counterparty Credit Risk</i>		2.400.152	-	-	-	-	2.400.152	

(dalam jutaan Rupiah / in million 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)	
Balance Sheet Exposures							
	5.293.561	-	-	-	-	5.293.561	Receivables on Sovereigns
	-	-	-	-	-	-	Receivables on Public Sector Entities
	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
	476.842	-	-	-	-	476.842	Receivables on Banks
	-	-	-	-	-	-	Billing in the Form of Covered Bonds
	-	-	-	-	-	-	Billing to Securities Companies and Other Financial Services Institutions
	140.290	-	-	-	-	140.290	Loans Secured by Residential Property
	-	-	-	-	-	-	Loans Secured by Commercial Real Estate
							Credit for Land Acquisition, Land Processing, and Construction
	-	-	-	-	-	-	Employee/Retired Loans
	286.710	7.957	-	-	-	286.710	Receivables on Micro, Small Business & Retail Portfolio
	12.083.598	582.533	-	-	-	11.501.065	Receivables on Corporate
	-	-	-	-	-	-	Past Due Receivables
	552.914	-	-	-	-	552.914	Other Assets
	18.833.915	590.490	-	-	-	18.251.382	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
							Billing to Securities Companies and Other Financial Services Institutions
	288	-	-	-	-	288	Loans Secured by Residential Property
	-	-	-	-	-	-	Loans Secured by Commercial Real Estate
							Credit for Land Acquisition, Land Processing, and Construction
	-	-	-	-	-	-	Employee/Retired Loans
	14.238	-	-	-	-	14.238	Receivables on Micro, Small Business, and Retail Portfolio
	971.211	971.211	-	-	-	-	Receivables on Corporate
	-	-	-	-	-	-	Past Due Receivables
	-	-	-	-	-	-	Other Assets
	249.371	985.736	971.211	-	-	-	Total TRA Exposure
Counterparty Credit Risk							
	1.826.992	-	-	-	-	-	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
	1.826.992	-	-	-	-		Total Exposure Counterparty Credit Risk

Tabel 4.1
Pengungkapan Eksposur Aset di Neraca
 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	4.275.254	-	-	
2	Tagihan kepada Entitas Sektor Publik	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	
4	Tagihan kepada Bank	2.024.109	406.846	406.846	
5	Tagihan Berupa Covered Bond	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	721.550	288.620	287.420	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	
8	Kredit Beragun Rumah Tinggal	122.380	34.628	34.628	
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	328.613	246.460	213.970	
13	Tagihan kepada Korporasi	13.777.117	11.932.520	11.728.445	
14	Tagihan yang Telah Jatuh Tempo	213.544	212.602	212.602	
15	Aset Lainnya	395.661	-	342.664	
Total		21.858.228	13.121.676	13.226.575	

Tabel 4.2
Pengungkapan Eksposur Kewajiban Komitmen/Kontijensi pada Transaksi Rekening Administratif
 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	231.872	92.749	92.749	
6	Kredit Beragun Rumah Tinggal	58	12	12	
7	Kredit Beragun Properti Komersial	-	-	-	
8	Kredit kepada Pegawai/Pensiunan	-	-	-	
9	Kredit kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	
10	Tagihan kepada Korporasi	17.160	12.870	12.870	
11	Tagihan yang Telah Jatuh Tempo	674.651	674.651	-	
12	Aset Lainnya	536	268	268	
Total		924.276	780.549	105.898	



(dalam jutaan Rupiah / in million 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	
	(3)	(4)	(5)	(2)
	5.293.561	-	-	Receivables on Sovereigns
	-	-	-	Receivables on Public Sector Entities
	-	-	-	Receivables on Multilateral Development Banks and International Institutions
	476.842	103.873	103.873	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
	140.290	34.266	34.266	Loans Secured by Residential Property
	-	-	-	Loans Secured by Commercial Real Estate
	-	-	-	Credit for Land Acquisition, Land Processing, and Construction
	-	-	-	Employee/Retired Loans
	286.710	215.033	209.065	Receivables on Micro, Small Business, and Retail Portfolio
	12.083.598	-	-	Receivables on Corporate
	-	10.067.622	9.485.089	Past Due Receivables
	552.914	-	-	Other Assets
	18.833.915	10.420.793	9.832.292	Total

(dalam jutaan Rupiah / in million 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	
	(3)	(4)	(5)	(2)
	-	-	-	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
	288	58	58	Loans Secured by Residential Property
	-	-	-	Loans Secured by Commercial Real Estate
	-	-	-	Employee/Retired Loans
	14.238	10.678	10.678	Receivables on Micro, Small Business, and Retail Portfolio
	971.211	971.211	-	Receivables on Corporate
	-	-	-	Past Due Receivables
	-	-	-	Other Assets
	985.736	981.947	10.736	Total

Tabel 4.3
Pengungkapan Eksposur yang Menimbulkan Risiko Kredit Akibat Kegagalan Pihak Lawan
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	2.400.152	-	-	
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	-	-	-	
5	Kredit kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	
6	Tagihan kepada Korporasi	-	-	-	
Total		2.400.152	-	-	

Tabel 4.4
Pengungkapan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (Settlement Risk)
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	<i>Delivery Versus Payment</i>	-	-	-	
	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	<i>Non Delivery Versus Payment</i>	-	-	-	
Total		-	-	-	

Tabel 4.5
Pengungkapan Eksposur Sekuritisasi
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 RWA	
(1)	(2)	(3)		(4)	
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 million 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	
	(3)	(4)	(5)	(2)
	1.826.992	-	-	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
	1.826.992	-	-	Total

(dalam jutaan Rupiah / in million 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	
	(3)	(4)	(5)	(2)
	-	-	-	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 million 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 RWA	
	(3)		(4)	(2)
	-	-	-	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
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
Disclosure of Total Credit Risk Measurements

(dalam jutaan Rupiah / in million 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	13.332.473	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	13.332.473	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
Disclosure of Market Risk Using Standardized Method

(dalam jutaan Rupiah / in million 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	1.712	21.402	-	-	-	-	-	-	Interest Rate Risk
	a. Risiko Spesifik	-	-	-	-	-	-	-	-	a. Specific Risk
	b. Risiko Umum	-	-	-	-	-	-	-	-	b. General Risk
2	Risiko Nilai Tukar	801	10.018	-	-	132	1.654	-	-	Foreign Exchange Risk
3	Risiko Ekuitas	-	-	-	-	-	-	-	-	Equity Risk
4	Risiko Komoditas	-	-	-	-	-	-	-	-	Commodity Risk
5	Risiko <i>Option</i>	-	-	-	-	-	-	-	-	Option Risk
Total		2.514	31.420	-	-	132	1.654	-	-	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

Quantitative Disclosure of Operational Risk - Bank Only

(dalam jutaan Rupiah / in million 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
		Pendapatan Bruto (Rata-rata 3 tahun terakhir) Average Gross Income in the past 3 years	Beban Modal Capital Charge	ATMR RWA	Pendapatan Bruto (Rata-rata 3 tahun terakhir) Average Gross Income in the past 3 years	Beban Modal Capital Charge	ATMR RWA	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)
1	Pendekatan Indikator Dasar	63.195,65	63.195,65	789.945,56	211.857	31.779	397.232	Basic Indicator Approach
Total		63.195,65	63.195,65	789.945,56	211.857	31.779	397.232	Total

Tabel 7

Pengungkapan Kuantitatif Risiko Operasional - Bank secara Konsolidasi dengan Perusahaan Anak

Quantitative Disclosure of Operational Risk - Bank Consolidated with Subsidiaries

(dalam jutaan Rupiah / in million 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
		Pendapatan Bruto (Rata-rata 3 tahun terakhir) Average Gross Income in the Past 3 Years	Beban Modal Capital Charge	ATMR RWA	Pendapatan Bruto (Rata-rata 3 tahun terakhir) Average Gross Income in the Past 3 Years	Beban Modal Capital Charge	ATMR RWA	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)
1	Pendekatan Indikator Dasar	63.195,65	63.195,65	789.945,56	211.857	31.779	397.232	Basic Indicator Approach
Total		63.195,65	63.195,65	789.945,56	211.857	31.779	397.232	Total



Tabel 8.1
Pengungkapan Profil Maturitas Rupiah - Bank secara Individu
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		66.968	66.968	-	-	-	-	
2. Penempatan pada Bank Indonesia		2.734.839	2.734.839	-	-	-	-	
3. Penempatan pada bank lain		1.708.900	1.708.900	-	-	-	-	
4. Surat Berharga		3.927.617	5.022	246.133	182.081	570.598	2.923.782	
5. Kredit yang Diberikan		12.642.550	2.398.989	1.447.881	750.097	1.622.142	6.423.441	
6. Tagihan lainnya		2.547.351	2.262.146	20.753	10.395	101	253.955	
7. Lain-lain		-	-	-	-	-	-	
Total Aset		23.628.225	9.176.866	1.714.767	942.573	2.192.842	9.601.178	
B. Kewajiban								
1. Dana Pihak Ketiga		18.629.393	16.892.460	1.298.529	305.953	127.812	4.638	
2. Kewajiban kepada Bank Indonesia		-	-	-	-	-	-	
3. Kewajiban kepada Bank Lain		21.211	21.211	-	-	-	-	
4. Surat Berharga yang Diterbitkan		-	-	-	-	-	-	
5. Pinjaman yang Diterima		-	-	-	-	-	-	
6. Kewajiban Lainnya		238.876	238.876	-	-	-	-	
7. Lain-lain		-	-	-	-	-	-	
Total Kewajiban		18.889.479	17.152.547	1.298.529	305.953	127.812	4.638	
Selisih Aset dengan Kewajiban dalam Neraca		4.738.746	(7.975.681)	416.237	636.620	2.065.030	9.596.540	
II. REKENING ADMINISTRATIF								
A. Tagihan Rekening Administratif								
1. Komitmen		-	-	-	-	-	-	
2. Kontijensi		-	-	-	-	-	-	
Total Tagihan Rekening Administratif		-	-	-	-	-	-	
B. Kewajiban Rekening Administratif								
1. Komitmen		2.058.187	946.570	397.800	322.963	311.741	79.113	
2. Kontijensi		-	-	-	-	-	-	
Total Kewajiban Rekening Administratif		2.058.187	946.570	397.800	322.963	311.741	79.113	
Selisih Tagihan dan Kewajiban dalam Rekening Administratif		(2.058.187)	(946.570)	(397.800)	(322.963)	(311.741)	(79.113)	
Selisih [(IA-IB)+(IIA-IIB)]		2.680.559	(8.922.251)	18.437	313.657	1.753.288	9.517.427	
Selisih Kumulatif			(8.922.251)	(8.903.814)	(8.590.157)	(6.836.868)	2.680.559	

(dalam jutaan Rupiah / in million 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)	
BALANCE SHEET							
							Assets
	94.917	94.917	-	-	-	-	Cash
	3.574.999	3.574.999	-	-	-	-	Placement at Bank Indonesia
	110.345	110.345	-	-	-	-	Placement at Other Bank
	3.961.992	-	16.215	6.526	520.691	3.418.561	Marketable Securities
	-	-	-	-	-	-	Loans
	-	-	-	-	-	-	Other Receivables
	-	-	-	-	-	-	Others
	7.742.253	3.780.261	16.215	6.526	520.691	3.418.561	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
	-	-	-	-	-	-	Borriwings
	317.718	317.718	-	-	-	-	Other Liabilities
	-	-	-	-	-	-	Others
	15.950.313	14.292.474	1.343.324	199.573	114.942	-	Total Liabilities
	(8.208.060)	(10.512.213)	(1.327.109)	(193.047)	405.749	3.418.561	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
	(8.228.285)	(10.532.438)	(1.327.109)	(193.047)	405.749	3.418.561	Differences [(IA-IB)+(IIA-IIB)]
		(10.532.438)	(11.859.548)	(12.052.595)	(11.646.845)	(8.228.285)	Cummulative Differences

Tabel 8.2
Pengungkapan Profil Maturitas Valuta Asing - Bank secara Individu
 Disclosure of Foreign Exchange Maturity Profile 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 > 1 Month	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
I. NERACA								
A. Aset								
1. Kas		4.594	4.594	-	-	-	-	
2. Penempatan pada Bank Indonesia		508.327	508.327	-	-	-	-	
3. Penempatan pada Bank Lain		-	-	-	-	-	-	
4. Surat Berharga		90.591	-	-	-	-	90.591	
5. Kredit yang Diberikan		682.490	654.108	14.949	4.277	9.156	-	
6. Tagihan Lainnya		7.675	7.675	-	-	-	-	
7. Lain-lain		-	-	-	-	-	-	
Total Aset		1.293.677	1.174.704	14.949	4.277	9.156	90.591	
B. Kewajiban								
1. Dana Pihak Ketiga		682.490	654.108	14.949	4.277	9.156	-	
2. Kewajiban kepada Bank Indonesia		-	-	-	-	-	-	
3. Kewajiban kepada Bank Lain		-	-	-	-	-	-	
4. Surat Berharga yang Diterbitkan		-	-	-	-	-	-	
5. Pinjaman yang Diterima		-	-	-	-	-	-	
6. Kewajiban Lainnya		927	867	30	9	20	-	
7. Lain-lain		-	-	-	-	-	-	
Total Kewajiban		683.417	654.975	14.979	4.287	9.177	-	
Selisih Aset dengan Kewajiban dalam Neraca		610.260	519.729	(30)	(9)	(20)	90.591	
II. REKENING ADMINISTRATIF								
A. Tagihan Rekening Administratif								
1. Komitmen		-	-	-	-	-	-	
2. Kontijensi		-	-	-	-	-	-	
Total Tagihan Rekening Administratif		-	-	-	-	-	-	
B. Kewajiban Rekening Administratif								
1. Komitmen		36.385	36.385	-	-	-	-	
2. Kontijensi		-	-	-	-	-	-	
Total Kewajiban Rekening Administratif		36.385	36.385	-	-	-	-	
Selisih Tagihan dan Kewajiban dalam Rekening Administratif		(36.385)	(36.385)	-	-	-	-	
Selisih [(IA-IB)+(IIA-IIB)]		573.875	483.344	(30)	(9)	(20)	90.591	
Selisih Kumulatif			483.344	483.314	483.304	483.284	573.875	

(dalam jutaan Rupiah / in million 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)	
BALANCE SHEET							
							Assets
	4.210	4.210	-	-	-	-	Cash
	576.136	576.136	-	-	-	-	Placement at Bank Indonesia
	116.841	116.841	-	-	-	-	Placement at Other Bank
	78.621	-	-	-	-	78.621	Marketable Securities
	52.472	-	-	36.904	15.568	-	Loans
	-	-	-	-	-	-	Other Receivables
	-	-	-	-	-	-	Others
	828.280	697.187	-	36.904	15.568	78.621	Total Assets
							Liabilities
	405.652	355.064	48.878	932	778		Third Party Fund
	-	-	-	-	-	-	Liabilities with Bank Indonesia
	-	-	-	-	-	-	Liabilities with Other Bank
	-	-	-	-	-	-	Securities Issued
	-	-	-	-	-	-	Borriwings
	-	-	-	-	-	-	Other Liabilities
	-	-	-	-	-	-	Others
	405.652	355.064	48.878	932	778	-	Total Liabilities
	422.628	342.123	(48.878)	35.972	14.790	78.621	On Balance Sheet Asset and Liabilities Differences
OFF BALANCE SHEET							
							Off Balance Sheet Receivables
	279.768	41.359	52.610	185.799	-	-	Commitment
	1.304	-	-	1.304	-	-	Contingency
	281.072	41.359	52.610	187.103	-	-	Total Off Balance Sheet Receivables
							Off Balance Sheet Liabilities
	137.549	18.344	26.305	92.899	-	-	Commitment
	-						Contingency
	137.549	18.344	26.305	92.899	-	-	Total Off Balance Sheet Liabilities
	143.523	23.015	26.305	94.203	-	-	Off Balance Sheet Asset and Liabilities Differences
	566.151	365.138	(22.573)	130.175	14.790	78.621	Differences [(IA-IB)+(IIA-IIB)]
		365.138	342.564	472.739	487.530	566.151	Cummulative Differences



Tata Kelola Perusahaan

Corporate Governance



06



Komitmen dan Tujuan Penerapan *Good Corporate Governance (GCG)*

Commitment to and Purpose of Good Corporate Governance (GCG) Implementation



Bank memandang bahwa penerapan GCG bukan sekedar memenuhi peraturan yang berlaku, lebih dari itu, penerapan GCG sebagai acuan untuk memelihara dan menyempurnakan tata organisasi perusahaan yang diselaraskan dengan peningkatan penerapan nilai-nilai dan etika bisnis. Maka dari itu, Bank Ina secara konsisten menjaga komitmen untuk menerapkan GCG yang komprehensif dan berkelanjutan.

Bank Ina juga memastikan penerapan GCG selaras dengan tujuan dari penerapan GCG yang telah ditetapkan oleh Manajemen Bank, 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.

The Bank views that the implementation of GCG is not just about complying with the prevailing regulations, more than that, the implementation of GCG is a reference to maintain and improve the company's organizational system that is aligned with the improvement of the application of business values and ethics. Therefore, Bank Ina consistently maintains a commitment to implementing

Bank Ina also ensures that GCG implementation is in line with the objectives of GCG implementation set by the Bank's Management, 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

Dasar penerapan GCG Bank berpedoman pada peraturan sebagai berikut:

1. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas;
2. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan;
3. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik;
4. Peraturan Otoritas Jasa Keuangan No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik;
5. Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka;
6. Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 dan Surat Edaran Otoritas Jasa Keuangan No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum;
7. Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit;
8. Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal;
9. Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum;
10. Peraturan Otoritas Jasa Keuangan No. 05/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 12/SEOJK.03/2021 tentang Rencana Bisnis Bank Umum;
11. Peraturan Otoritas Jasa Keuangan No. 09/POJK.03/2016 tentang Prinsip Kehati-hatian Bank Umum yang Melakukan Penyerahan sebagian Pelaksanaan Kerja kepada Pihak Lain;
12. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum;
13. Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan;
14. Peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2016 tentang Perubahan Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum bagi Bank Umum;
15. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum;

The basis of the Bank's GCG implementation is guided by the following regulations:

1. Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies;
2. Financial Services Authority Regulation No. 18/POJK.03/2014 on Implementation of Integrated Governance for Financial Conglomeration;
3. Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies;
4. Financial Services Authority Regulation No. 34/POJK.04/2014 on Nomination and Remuneration Committee of Issuers or Public Companies;
5. Financial Services Authority Regulation No. 21/POJK.04/2015 on Implementation of Public Company Governance Guidelines;
6. Financial Services Authority Regulation No. 45/POJK.03/2015 and Financial Services Authority Circular No. 40/SEOJK.03/2016 on Implementation of Governance in Providing Remuneration for Commercial Banks;
7. Financial Services Authority Regulation No. 55/POJK.04/2015 on Establishment of and Work Guidelines for Audit Committee;
8. Financial Services Authority Regulation No. 56/POJK.04/2015 on Formation and Guidelines for Preparation of Internal Audit Unit Charter;
9. Financial Services Authority Regulation No. 4/POJK.03/2016 on Soundness Rating of Commercial Banks;
10. Financial Services Authority Regulation No. 05/POJK.03/2016 and Financial Services Authority Circular No. 12/SEOJK.03/2021 on Business Plans for Commercial Banks;
11. Financial Services Authority Regulation No. 09/POJK.03/2016 on Prudential Principles of Commercial Banks that Outsource Partial Work to Other Parties;
12. Financial Services Authority Regulation No. 18/POJK.03/2016 and Financial Services Authority Circular No. 34/SEOJK.03/2016 on Implementation of Risk Management for Commercial Banks;
13. Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions;
14. Financial Services Authority Regulation No. 34/POJK.03/2016 on Amendments to Financial Services Authority Regulation No. 11/POJK.03/2016 on Capital Adequacy Ratio for Commercial Banks;
15. Financial Service Authority Regulation No. 17 of 2023 on Implementation of Governance for Commercial Banks and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks;

16. Peraturan Otoritas Jasa Keuangan No. 56/POJK.03/2016 tentang Kepemilikan Saham Bank Umum;
17. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern Bank Umum;
18. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank;
19. Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum;
20. Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 12/POJK.03/2021 tentang Bank Umum;
21. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka;
22. 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;
23. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum;
24. Surat Edaran Otoritas Jasa Keuangan No. 21/SEOJK.03/2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum;
25. Surat Edaran Otoritas Jasa Keuangan No. 35/SEOJK.03/2017 tentang Pedoman Standar Sistem Pengendalian Intern Bagi Bank Umum;
26. Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional;
27. Undang-Undang Republik Indonesia No. 10 Tahun 1998 tentang Perubahan atas Undang-Undang No. 7 Tahun 1992 tentang Perbankan;
28. Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik;
29. Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik;
30. Peraturan Otoritas Jasa Keuangan No. 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik;
31. Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan;
32. Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum;
33. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank;
34. Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 32/POJK.03/2018 tentang Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar bagi Bank Umum; dan
35. Undang Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan
16. Financial Services Authority Regulation No. 56/POJK.03/2016 on Share Ownership of Commercial Banks;
17. Financial Services Authority Regulation No. 1/POJK.03/2019 on Implementation of Internal Audit Function for Commercial Banks;
18. Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports;
19. Financial Services Authority Regulation No. 11/POJK.03/2022 on Implementation of Information Technology by Commercial Banks;
20. Financial Services Authority Regulation No. 12/POJK.03/2021 on Commercial Banks;
21. Financial Services Authority Circular No. 32/SEOJK.04/2015 on Guidelines for Public Company Governance Guidelines;
22. 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;
23. Financial Services Authority Circular No. 14/SEOJK.03/2017 on Assessment of Soundness Level of Commercial Banks;
24. Financial Services Authority Circular No. 21/SEOJK.03/2017 on Implementation of Risk Management in the Use of Information Technology by Commercial Banks;
25. Financial Services Authority Circular No. 35/SEOJK.03/2017 on Standard Guidelines of Internal Control System for Commercial Banks;
26. Financial Services Authority Circular No. 9/SEOJK.03/2020 on Transparency and Publication of Conventional Commercial Bank Reports;
27. Law of the Republic of Indonesia No. 10 of 1998 on Amendments to Law No. 7 of 1992 on Banking;
28. Financial Services Authority Regulation No. 35/POJK.04/2014 on Corporate Secretary of Issuers or Public Companies;
29. Financial Services Authority Regulation No. 8/POJK.04/2015 on Website of Issuers or Public Companies;
30. Financial Services Authority Regulation No. 31/POJK.04/2015 on Disclosure of Information or Material Facts by Issuers or Public Companies;
31. Financial Services Authority Regulation No. 13/POJK.03/2017 on the Use of Public Accountant and Public Accounting Firm in Financial Services Activities;
32. Financial Services Authority Regulation No. 46/POJK.03/2017 on Implementation of Compliance Functions for Commercial Banks;
33. Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports;
34. Financial Services Authority Regulation No. 38/POJK.03/2019 on Amendments to Financial Services Authority Regulation No. 32/POJK.03/2018 on Legal Lending Limit and Provision of Large Exposure for Commercial Bank; and
35. Law no. 4 of 2023 of Development and Strengthening of the Financial Sector.

Penerapan Prinsip GCG

Implementation of GCG Principles

Bank senantiasa menerapkan prinsip-prinsip GCG sesuai dengan peraturan dan kebijakan yang berlaku. Di tahun 2023, Bank Ina telah menyesuaikan penerapan prinsip GCG dengan pedoman terbaru yang diterbitkan oleh Komite Nasional Kebijakan Governansi, yaitu Pedoman Umum Governansi Korporat Indonesia (PUGKI) 2021, dengan pengembangan prinsip-prinsip GCG sebagai berikut.

The Bank continues to implement the GCG principles in accordance with applicable regulations and policies. In 2023, Bank Ina adapted the application of the GCG principle with the latest guidelines published by the National Committee of Governance Policy, namely the General Guidelines of the Indonesian Corporate Governance (PUGKI) 2021, with the development of the GCG principles as follows.



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

Peningkatan penerapan GCG Bank dilakukan untuk menyempurnakan pelaksanaan organisasi perusahaan, menjaga keberlangsungan proses bisnis, serta menjaga nilai dan manfaat kepada Pemegang Saham. Proses peningkatan ini dilakukan secara berkala pada setiap aspek dan organ GCG yang mengacu pada Pedoman Penerapan Tata Kelola No. COM/001/01/0319 tanggal 29 Maret 2019 yang merupakan penyempurnaan dari pedoman sebelumnya, yaitu Pedoman Pelaksanaan GCG No. COM/001/01/1215 tanggal 1 Desember 2015.

Improvement of the Bank's GCG implementation is carried out to perfect the implementation of the company's organization, maintain the sustainability of business processes, and maintain value and benefits to Shareholders. This improvement process is carried out periodically in every aspect and organ of GCG which refers to the Governance Implementation Guidelines No. COM/001/01/0319 dated March 29, 2019 which is an improvement from the previous guidelines, namely GCG Implementation Guidelines No. COM/001/01/1215 dated December 1, 2015.

Penilaian Penerapan GCG

Assessment of GCG Implementation

Penilaian penerapan GCG dilaksanakan oleh Bank untuk mengetahui sejauh mana kualitas penerapan yang telah dilakukan oleh Bank, serta mengetahui kekurangan atau kelemahan-kelemahan yang harus diperbaiki, baik dari sisi aspek kerja ataupun pelaksanaan tanggung jawab masing-masing organ pelaksana. Prosedur penilaian GCG Bank Ina dilakukan melalui penilaian sendiri (*self-assessment*) yang melibatkan Dewan Komisaris, Direksi, Pejabat Eksekutif, serta seluruh divisi Bank.

Assessment of GCG implementation is carried out by the Bank to determine the extent to which the quality of implementation has been carried out by the Bank, as well as to determine the shortcomings or weaknesses that must be corrected, both in terms of work aspects and the implementation of the responsibilities of each implementing organ. The GCG assessment procedure of Bank Ina is carried out through self-assessment involving the Board of Commissioners, Board of Directors, Executive Officers, and all divisions of the Bank.

Dasar Penilaian Penerapan GCG

Dalam proses penilaian penerapan GCG, Bank Ina mematuhi Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum. Berdasarkan peraturan tersebut, penilaian GCG dilakukan paling kurang sebanyak 2 kali dalam 1 tahun buku.

Basis for Assessment of GCG Implementation

In the process of assessing the implementation of GCG, Bank Ina complies with Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks and Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks. Based on these regulations, GCG assessment is carried out at least 2 times in 1 fiscal year.

Kriteria Penilaian Penerapan GCG

Kriteria yang digunakan dalam penilaian GCG berpedoman pada prinsip-prinsip GCG yang berlaku dan dikelompokkan dalam suatu *governance system*, yang terdiri dari 3 aspek *governance*,

Criteria for Assessment of GCG Implementation

The criteria used in GCG assessment are guided by applicable GCG principles and are grouped into a governance system, which consists of 3 aspects of governance, namely governance structure,

yaitu *governance structure, governance process, and governance outcome*. Berdasarkan aspek tersebut, terdapat 11 faktor penilaian, yang terdiri dari:

1. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris;
2. Pelaksanaan tugas dan tanggung jawab Direksi;
3. Kelengkapan dan pelaksanaan tugas Komite;
4. Penanganan benturan kepentingan;
5. Penerapan fungsi kepatuhan;
6. Penerapan fungsi audit internal;
7. Penerapan fungsi audit eksternal;
8. Penerapan manajemen risiko, termasuk sistem pengendalian internal;
9. Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*);
10. Transparansi kondisi keuangan dan non-keuangan Bank, laporan pelaksanaan tata kelola, dan pelaporan internal; serta
11. Rencana strategis Bank.

governance process, and governance outcome. Based on the aspects, there are 11 assessment factors, which consist of:

1. Implementation of Board of Commissioners' duties and responsibilities;
2. Implementation of Board of Directors' duties and responsibilities;
3. Completeness and implementation of Committee's duties;
4. Handling 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 funds to related party and provision of large exposure;
10. Transparency of the Bank's financial and non-financial conditions, reports on governance implementation, and internal reporting; and
11. The Bank's strategic plan.

Pihak Pelaksana Penilaian Penerapan GCG

Pihak yang bertanggung jawab dalam penilaian penerapan GCG Bank Ina adalah Departemen Kepatuhan dan APU-PPT dengan melibatkan seluruh divisi/departemen/unit kerja terkait.

Assessor of GCG Implementation

The party responsible for assessing Ina Bank's GCG implementation is the Compliance Department and AML/CFT by involving all relevant divisions/departments/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 hasil penilaian sendiri, Bank Ina memperoleh **Peringkat 2** atau "**Baik**", dengan pertimbangan bahwa penerapan prinsip-prinsip tata kelola secara umum telah dilaksanakan dengan baik, sebagaimana diuraikan sebagai berikut.

1. Pengurus Bank Ina
Ketentuan otoritas yang mengatur tentang persyaratan jumlah, komposisi, kriteria dan independensi, integritas, kompetensi, dan reputasi Dewan Komisaris maupun Direksi dapat dipenuhi oleh Bank.

Susunan pengurus berdasarkan Rapat Umum Pemegang Saham (RUPS) Tahunan Bank pada tanggal 16 Juni 2023 sebagai berikut.

Based on the results of the self-assessment, Bank Ina obtained a Rating 2 or "Good", with the consideration that the implementation of governance principles has generally been implemented well, as described below.

1. Management of Bank Ina
Authority's provisions governing the requirements for the number, composition, criteria, independence, integrity, competence, and reputation of the Board of Commissioners and the Board of Directors can be fulfilled by the Bank.

The composition of the management based on the Bank's Annual General Meeting of Shareholders (GMS) on June 16, 2023 is as follows.

Dewan Komisaris Board of Commissioners

Nama Name	Jabatan Position	Efektif Setelah Lulus <i>Fit & Proper Test</i> Effective After Passing <i>Fit & Proper Test</i>
Inawaty Handoyo	Komisaris Utama/Komisaris Independen President Commissioner/ Independent Commissioner	6 September 2021 September 6, 2021
Yohanes Santoso Wibowo	Komisaris Independen Independent Commissioner	6 September 2021 September 6, 2021
Josavia Rachman Ichwan	Komisaris Commissioner	6 September 2021 September 6, 2021

Direksi Board of Directors

Nama Name	Jabatan Position	Efektif Setelah Lulus <i>Fit & Proper Test</i> Effective After Passing <i>Fit & Proper Test</i>
Henry Koenafi	Direktur Utama President Director	9 Agustus 2023 August 9, 2023
Yulius Purnama Junaedi	Wakil Direktur Utama Vice President Director	9 Agustus 2023 August 9, 2023
Kiung Hui Ngo	Direktur Keuangan Director of Finance	27 November 2013 November 27, 2013
Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance	14 September 2021 September 14, 2021
Yandy Ramadhani	Direktur Bisnis Retail Director of Retail Business	23 Agustus 2023 August 23, 2023

a. Dewan Komisaris

- 1) Semua anggota Dewan Komisaris memiliki integritas paling kurang mencakup: memiliki akhlak dan moral yang baik; memiliki komitmen untuk mematuhi peraturan perundang-undangan yang berlaku; memiliki komitmen terhadap pengembangan operasional bank yang sehat; dan tidak termasuk dalam daftar tidak lulus uji kemampuan dan kepatutan (*fit and proper test*).
- 2) Semua anggota Dewan Komisaris memiliki reputasi keuangan paling kurang mencakup: tidak memiliki kredit macet; dan tidak pernah dinyatakan pailit atau menjadi anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu bank dinyatakan pailit berdasarkan ketetapan pengadilan dalam waktu 5 tahun terakhir sebelum dicalonkan.
- 3) Jumlah anggota Dewan Komisaris sebanyak 3 orang dipimpin oleh Komisaris Utama dan semua anggota Dewan Komisaris berdomisili di Indonesia.
- 4) Sebanyak 67% dari jumlah anggota Dewan Komisaris adalah Komisaris Independen. Semua anggota Dewan Komisaris tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, sehingga tidak memengaruhi kemampuannya untuk bertindak independen. Keberadaan Komisaris Independen ini dapat menciptakan *check and balance*, menghindari

a. Board of Commissioners

- 1) All members of the Board of Commissioners have integrity which at least includes: having good character and morals; having a commitment to complying with applicable laws and regulations; having a commitment to the development of sound bank operations; and not included in the list of failing the fit and proper test.
- 2) All members of the Board of Commissioners have a financial reputation that includes at least: not having bad credit; and never been declared bankrupt or a member of the Board of Commissioners found guilty of causing a bank to be declared bankrupt based on a court decision within the last 5 years before being nominated.
- 3) The total number of members of the Board of Commissioners is 3 people led by the President Commissioner and all members of the Board of Commissioners are domiciled in Indonesia.
- 4) As much as 67% of the total members of the Board of Commissioners are Independent Commissioners. All members of the Board of Commissioners have no financial, management, share ownership, and/or family relationships with other members of the Board of Commissioners, the Board of Directors, and/or Controlling Shareholders or relationships with the Bank, and thus, not affecting their ability to act independently. The existence of this Independent Commissioner can create checks and balances, avoid

benturan kepentingan (*conflict of interest*) dalam pelaksanaan tugasnya, serta melindungi kepentingan pemagku kepentingan.

b. Direksi

- 1) Jumlah anggota Direksi sebanyak 5 orang dan berdomisili di Indonesia.
- 2) Semua anggota Direksi berasal dari pihak yang independen terhadap Pemegang Saham Pengendali, yakni tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Dewan Komisaris, anggota Direksi lainnya dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, sehingga tidak memengaruhi kemampuannya untuk bertindak independen.
- 3) Semua anggota Direksi memiliki kompetensi paling kurang mencakup: pengetahuan di bidang perbankan yang memadai dan relevan dengan jabatannya; pengalaman dan keahlian di bidang perbankan dan/atau bidang keuangan; serta kemampuan untuk melakukan pengelolaan strategis dalam rangka pengembangan Bank yang sehat.
- 4) Anggota Direksi, baik secara sendiri-sendiri maupun secara bersama-sama, tidak memiliki saham melebihi 25% modal disetor pada suatu perusahaan lain.
- 5) Semua anggota Direksi memiliki integritas, kompetensi, dan reputasi keuangan yang memadai.

2. Permodalan

a. Pencapaian Rentabilitas Memperkuat Permodalan Bank

Dalam RUPS Tahunan yang telah diselenggarakan pada hari Jumat tanggal 16 Juni 2023, sebagaimana Akta No. 176 tanggal 16 Juni 2023, di antaranya memutuskan: 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.
- b. Modal Disetor Hasil Penawaran Umum Terbatas (PUT) IV Bank Ina mengajukan persetujuan ke Otoritas Jasa Keuangan kiranya dana setoran modal (hasil PUT IV) dapat dibukukan sebagai modal disetor, dan pengajuan tersebut telah disetujui dan telah dicatat dalam administrasi pengawasan Otoritas Jasa Keuangan, sebagaimana disampaikan ke Bank Ina melalui Surat Otoritas Jasa Keuangan No. SR-12/PB.323/2023 tanggal 5 Mei 2023 Perihal Permohonan Persetujuan Dana Setoran Modal dapat Dibukukan sebagai Modal Disetor Bank.

conflicts of interest in carrying out the duties, and protect the interests of stakeholders.

b. Board of Directors

- 1) The number of members of the Board of Directors is 5 people and domiciled in Indonesia.
- 2) All members of the Board of Directors come from parties that are independent of the Controlling Shareholders, i.e. they do not have financial, management, share ownership, and/or family relationships with members of the Board of Commissioners, other members of the Board of Directors and/or Controlling Shareholders or relationships with the Bank, so as not to affect their ability to act independently.
- 3) All members of the Board of Directors have at least the following competencies: adequate knowledge in the field of banking and relevant to their position; experience and expertise in the field of banking and/or finance; as well as the ability to carry out strategic management in the context of developing a healthy Bank.
- 4) Members of the Board of Directors, either individually or collectively, do not own shares exceeding 25% of the paid-up capital in another company.
- 5) All members of the Board of Directors have adequate integrity, competence and financial reputation.

2. Capital

a. Profitability Achievement Strengthens the Bank's Capitalization

In the Annual GMS held on Friday, June 16, 2023, as Deed No. 176 dated June 16, 2023, among others, resolved:

Approve and determine the use of the Bank's net profit for the fiscal year ending December 31, 2022, to be used for the Bank's business development, with details as follows.

- 1) A total of Rp31,409,485,087 will be recorded as a general reserve fund 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 Rp125,637,940,346 will be recorded as retained earnings.
- b. Paid-up Capital from Limited Public Offering (PUT) IV Bank Ina applied for approval to the Financial Services Authority for the capital deposit funds (proceeds from Limited Public Offering IV) to be recorded as paid-up capital, and the application was approved and has been recorded in the supervisory administration of the Financial Services Authority, as submitted to Bank Ina through the Financial Services Authority Letter No. SR-12/PB.323/2023 dated May 5, 2023 Regarding Application for Approval of Capital Deposit Funds to be Recorded as Paid-up Capital of the Bank.

3. Penerapan Strategi *Anti-Fraud*

Bank memberikan perhatian serius terhadap penerapan Strategi *Anti-Fraud* dalam mengontrol tingkat kemungkinan dan kesempatan melakukan *fraud* serta kolusi dan penyalahgunaan wewenang. Upaya yang telah dilakukan dalam mencegah terjadinya *fraud*:

- a. Untuk mendorong penerapan budaya anti *fraud* bagi karyawan, Bank Ina melakukan sosialisasi budaya *anti-fraud* secara rutin, meliputi Kebijakan Kode Etik Bank, sistem pengendalian internal, Kebijakan *Whistleblowing*, penerapan sanksi tindak *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* dilaksanakan pada tanggal 12 Agustus dan 19 Agustus 2023 dan diikuti sebanyak 384 karyawan. Dalam sosialisasi *anti-fraud* disampaikan hal-hal berikut.

- 1) Perangkat-perangkat dalam rangka mengurangi potensi risiko terjadinya *fraud*, antara lain:
 - a) *Anti-Fraud Awareness*
Anti-Fraud Awareness adalah upaya untuk menumbuhkan kesadaran mengenai pentingnya pencegahan *fraud* oleh seluruh pihak terkait. Melalui kepemimpinan yang baik dan didukung dengan *Anti-Fraud Awareness* yang tinggi, diharapkan tumbuh kepedulian semua unsur di Bank terhadap pengendalian *fraud*. Moral dan *awareness* dari pimpinan terhadap *anti-fraud* harus menjiwai setiap kebijakan atau ketentuan yang ditetapkan.
 - b) Identifikasi Kerawanan
Identifikasi kerawanan merupakan proses manajemen risiko untuk mengidentifikasi, menganalisis, dan menilai potensi risiko terjadinya *fraud*. Secara umum, identifikasi kerawanan ditujukan untuk mengidentifikasi risiko terjadinya *fraud* yang melekat pada setiap aktivitas yang berpotensi merugikan Bank. Bank wajib melakukan identifikasi kerawanan pada setiap aktivitas. Hasil identifikasi didokumentasikan dan diinformasikan kepada pihak berkepentingan dan selalu dikinikan, terutama terhadap aktivitas yang dinilai berisiko tinggi untuk terjadinya *fraud*.
 - c) 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:
 - 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.

3. The implementation of Anti-Fraud Strategy

The Bank pays serious attention to the implementation of Anti-Fraud Strategy in controlling the level of possibility and opportunity to commit fraud as well as collusion and abuse of authority. Efforts made by the Bank in preventing fraud, such as:

- a. To encourage the implementation of an anti-fraud culture for employees, Bank Ina conducts regular socialization of anti-fraud culture, including the Bank's Code of Ethics Policy, internal control system, Whistleblowing Policy, imposition of fraud 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 was held on August 12, and August 19, 2023 and was attended by 384 employees. In the anti-fraud dissemination, the following points were conveyed.

- 1) Tools in order to reduce the potential risk of fraud, among others:
 - a) Anti-Fraud Awareness
Anti-Fraud Awareness is an effort to raise awareness about the importance of fraud prevention by all related parties. Through good leadership and supported by high Anti-Fraud Awareness, it is expected that the concern of all elements in the Bank will grow towards fraud control. Moral and awareness of the leadership towards anti-fraud must inspire every policy or regulation that is set.
 - b) Identification of Vulnerability
Vulnerability identification is a risk management process to identify, analyze, and assess the potential risk of fraud. In general, vulnerability identification is intended to identify the risk of fraud inherent in every activity that has the potential to harm the Bank. The Bank is required to identify vulnerabilities in each activity. The identification results are documented and informed to interested parties and are always updated, especially for activities that are considered high risk for fraud.
 - c) Know Your Employee Principle
As an effort to prevent fraud, the Know Your Employee Policy is a control effort from the HR aspect. The Bank's Know Your Employee policy includes at least:
 - 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.

- 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*.
 - Kebijakan *Know Your Employee* antara lain mencakup pengenalan dan pemantauan karakter, perilaku, dan gaya hidup karyawan.
 - 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:
 - Terjadinya penyimpangan akuntansi.
 - Adanya pelanggaran pengendalian internal.
 - Adanya penyimpangan analitis.
 - Adanya perubahan gaya hidup berlebihan.
 - Perilaku yang tidak wajar.
- d) *Whistleblowing*
- Salah satu bentuk deteksi *fraud* yang efektif adalah dengan melibatkan seluruh pemangku kepentingan untuk terlibat dalam melakukan deteksi adanya kemungkinan *fraud*. Pihak-pihak yang mengetahui terjadinya potensi *fraud* dapat bertindak sebagai *whistleblower*.
- b. Penerbitan Ketentuan Internal, antara lain:
- 1) Standar Operasional Prosedur (SOP) Manajemen Risiko Operasional No. 178 tanggal 30 Oktober 2023 sebagai pedoman kepada seluruh pemilik risiko (*risk taking unit*) dalam mengelola risiko operasional yang ada pada satuan kerja mereka melalui proses mengidentifikasi, mengukur, memantau dan mengendalikan risiko operasional serta sistem informasi manajemen yang memadai.
 - 2) SOP Penanganan Kebocoran Data No. 175 tanggal 20 September 2023 sebagai panduan untuk melakukan penanganan pelanggaran/kebocoran data, mulai dari melakukan identifikasi kebocoran data sampai dengan pemulihan akibat terjadinya kebocoran data termasuk di dalamnya untuk pencegahan agar tidak terjadi kembali.
 - 3) SOP Tata Kelola Kas Cabang dan Kas Teller No. 024 versi 2.0 Agustus 2023 sebagai pedoman atau panduan unit kerja terkait untuk mempermudah proses kerja sehingga mempercepat layanan nasabah dan untuk menciptakan proses kerja yang seragam pada unit kerja terkait, guna meminimalkan penyimpangan yang terjadi pada setiap proses kerja sehingga risiko operasional dapat diminimalkan.
 - 4) Pedoman dan Kebijakan Fasilitas Pinjaman Pegawai No. HC/006/0723 tanggal 15 Oktober 2023 guna membantu pemenuhan kebutuhan dasar pegawai yang bersifat mendesak, telah diterbitkan.
- 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.
 - The Know Your Employee policy includes recognizing and monitoring employees' character, behavior and lifestyle.
 - 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:
 - Occurrence of accounting irregularities.
 - Existence of internal control violations;
 - Occurrence of analytical irregularities.
 - Existence of excessive lifestyle changes.
 - Unreasonable behavior.
- d) *Whistleblowing*
- One form of effective fraud detection is to involve all stakeholders to be involved in detecting the possibility of fraud. Parties who are aware of potential fraud can act as whistleblowers.
- b. Issuance of Internal Provisions, among others:
- 1) Operational Risk Management Standard Operating Procedure (SOP) No. 178 dated October 30, 2023 as a guideline for all risk owners (risk taking units) in managing operational risks in their work units through the process of identifying, measuring, monitoring and controlling operational risks and an adequate management information system.
 - 2) SOP for Handling Data Leaks No. 175 dated September 20, 2023 as a guide for handling data breaches/leaks, starting from identifying data leaks to recovering from data leaks, including preventing them from happening again.
 - 3) SOP for Branch Cash Management and Cash Teller No. 024 version 2.0 August 2023 as a guideline or guide for related work units to simplify the work process so as to accelerate customer service and to create a uniform work process in related work units, in order to minimize deviations that occur in each work process so that operational risks can be minimized.
 - 4) Guidelines and Policy on Employee Loan Facility No. HC/006/0723 dated October 15, 2023 to help fulfill the urgent basic needs of employees have been issued.



- c. Pencatatan *Loss Event Database* (LED) sepanjang semester II tahun 2023 sebagaimana Memorandum No. Memo/RM/005/0223 tanggal 24 Februari 2023 Perihal Implementasi *Loss Event Database* (LED).
- d. “*Larangan Sharing Password*” telah disajikan sebagai *background desktop* komputer.
- e. Dalam rangka menilai kecukupan dan efektivitas sistem pengendalian internal pada proses *Management Project TI Wealth Management System* (WMS), maka SKAI telah melakukan audit sebagaimana Laporan Hasil Audit (LHA) *Wealth Management System* (WMS) Tahun 2023 No. MEMO/LHA-WMS/030/1123 tanggal 3 Oktober 2023.
- f. Arahan pengurus terkait *anti fraud* pada rapat kerja Bank Ina di hari Jumat, tanggal 4 Agustus 2023, bertempat di Hotel Manhattan Jakarta. Pengurus mengimbau antara lain:
 - 1) Kontrol dan pengendalian internal di cabang perlu diperkuat.
 - 2) *Risk awareness* dari seluruh tim cabang termasuk Pimpinan Cabang.
 - 3) Diperlukan perbaikan operasional dengan meningkatkan pengendalian internal untuk menekan frekuensi terjadinya *fraud*.
- g. Kajian melakukan “Prinsip Pengenalan Calon Nasabah Bank” telah disajikan sebagai *background desktop* komputer.
- h. Sebagai bentuk komitmen dari karyawan untuk bersikap dan berperilaku yang baik serta bekerja profesional, maka setiap karyawan Bank Ina atas kesadarannya menandatangani Janji Karyawan, Deklarasi Pernyataan *Anti-Fraud*, Deklarasi Pakta Integritas, Pernyataan Kepatuhan Karyawan, Kode Etik Perilaku Karyawan, Surat Pernyataan Penghindaran Benturan Kepentingan, dan Surat Pernyataan Menjaga Kerahasiaan.
- i. Pemberian izin cuti kepada karyawan yang telah memiliki hak cuti sebagaimana diatur dalam ketentuan “Cuti”.
- j. Penambahan staf di beberapa unit kerja.
- k. Sebagai upaya pencegahan terjadinya *fraud*, Bank Ina menerapkan kebijakan mengenal pegawai yang merupakan upaya pengendalian dari aspek SDM. Kebijakan mengenal pegawai secara efektif dituangkan dalam Kebijakan dan Prosedur Strategi *Anti-Fraud* No. RMG/13/02/0621 tanggal 1 Juli 2021 dan Kebijakan Perencanaan Tenaga Kerja, Prosedur Rekrutmen, serta Pedoman dan Kebijakan Perencanaan Tenaga Kerja, Prosedur Rekrutmen, dan Penerimaan Karyawan No. HC/001/0423 bulan Mei 2023.

Bank Ina melakukan Permintaan Informasi Debitur (iDeb) karyawan dan calon karyawan melalui Sistem Layanan Informasi Keuangan (SLIK) sebagai upaya deteksi dini untuk mengetahui adanya karyawan yang bermasalah dalam pinjaman yang secara langsung/tidak langsung dapat memengaruhi sikap bekerja.

- c. Recording of *Loss Event Database* (LED) during the second semester of 2023 as per Memorandum No. Memo/RM/005/0223 dated February 24, 2023 Regarding Implementation of *Loss Event Database* (LED).
- d. “*Password Sharing Ban*” has been presented as the computer desktop back ground.
- e. In order to assess the adequacy and effectiveness of the internal control system in the *Wealth Management System* (WMS) IT Project Management process, SKAI has conducted an audit as per the Audit Report (LHA) *Wealth Management System* (WMS) Year 2023 No. MEMO/LHA-WMS/030/1123 dated October 3, 2023.
- f. Management directives related to anti-fraud at Bank Ina’s work meeting on Friday, August 4, 2023, at the Manhattan Hotel Jakarta. The management appealed, among others:
 - 1) Internal controls and controls at branches need to be strengthened.
 - 2) Risk awareness of the entire branch team including the Branch Manager.
 - 3) Operational improvements are needed by improving internal controls to reduce the frequency of fraud.
- g. The study on conducting “Principles of Prospective Bank Customer Recognition” has been presented as a computer desktop back ground.
- h. As a form of commitment from employees to behave well and work professionally, every employee of Bank Ina has signed the Employee Pledge, Anti-Fraud Statement Declaration, Integrity Pact Declaration, Employee Compliance Statement, Employee Code of Conduct, Conflict of Interest Avoidance Statement, and Confidentiality Statement.
- i. Granting leave permits to employees who already have leave rights as stipulated in the Leave Terms.
- j. Additional staff in several work units.
- k. As an effort to prevent fraud, Bank Ina implements know your-employee policy, which is an effort to control the human resources (HR) aspect. The know-your-employee policy is effectively outlined in the *Anti-Fraud Strategy Policy and Procedure* No. RMG/13/02/0621 dated July 1, 2021, and *Manpower Planning Policy, Recruitment Procedures*, as well as *Manpower Planning Guidelines and Policies, Recruitment Procedures*, and *Employee Acceptance* No. HC/001/0423 of May 2023.

Bank Ina requests debtor information (iDeb) for employees and prospective employees through the financial information service system (SLIK) as an early detection effort to find out if there are employees who have problems with loans which can directly/indirectly affect work attitudes.

Pelaksanaan mentoring oleh *Human Capital* kepada para atasan dalam proses penilaian kinerja tahunan dan tengah tahun yang diharapkan juga akan meningkatkan *know your employee* pimpinan terhadap karyawannya.

l. Peningkatan kesejahteraan karyawan:

- 1) Pemberian Tunjangan Akhir Tahun (TAT) bagi karyawan tetap, diberikan pada tanggal 11 Desember 2023 sebagaimana Memorandum No. MEMO/DIR/007/1123 tanggal 6 Desember 2023 Perihal Informasi Tanggal Pembayaran TAT dan Gaji Karyawan.
- 2) Untuk memberikan motivasi dan apresiasi terhadap kinerja tahun 2022 kepada seluruh karyawan Bank Ina, maka manajemen memberikan insentif sebagaimana Memorandum No. MEMO/HC/473/0923 tanggal 22 September 2023 Perihal Pemberian Insentif atas Kinerja Tahun 2022.

3. Direksi telah Memaparkan Rencana Bisnis Bank (RBB)/Revisi RBB dan Realisasinya

- a. Pada rapat kerja Bank Ina di hari Jumat, tanggal 4 Agustus 2023, bertempat di Hotel Manhattan Jakarta.
- b. Pada rapat kerja Bank Ina di hari Jumat dan Sabtu, tanggal 27 sampai 28 Januari 2023, bertempat di Hotel Royal Malioboro, Yogyakarta, dengan Tema "*Pursuing Prudent and Effective Growth*".

4. Pemenuhan Komitmen atas Audit Otoritas Jasa Keuangan, Eksternal Auditor, Bank Indonesia, dan Satuan Kerja Audit Internal (SKAI)

Sepanjang periode laporan ini, Bank Ina telah menerapkan sistem pengendalian internal dan melakukan monitoring atas pelaksanaannya, namun masih terjadi adanya pengenaan denda sebesar Rp50.100.000,- sebagaimana diungkapkan dalam Laporan Hasil Pemeriksaan (LHP) Umum Posisi 31 Januari 2023.

Sepanjang periode laporan ini, terjadi 2 *fraud* dari internal dan 1 *fraud* dari eksternal, sebagaimana diungkapkan dalam uraian Strategi *Anti-Fraud* dalam Laporan Tahunan ini.

Implementation of mentoring by Human Capital for superiors in the annual and mid-year performance appraisal process which is expected to also increase the Know Your Employee leadership towards its employees.

i. Increased employee welfare in the form of:

- 1) Provision of Year-End Allowance (TAT) for permanent employees, given on December 11, 2023 as per Memorandum No. MEMO/DIR/007/1123 dated December 6, 2023 Regarding Information on Payment Date of TAT and Salary for Employees.
- 2) To provide motivation and appreciation for the performance of 2022 to all employees of Bank Ina, the management provides incentives as per Memorandum No. MEMO/HC/473/0923 dated September 22, 2023 Regarding Provision of Incentives for 2022 Performance.

3. The Board of Directors has presented the Bank's Business Plan (RBB)/Revised RBB and its Realization

- a. At Bank Ina's working meeting on Friday, August 4, 2023, at the Manhattan Hotel Jakarta.
- b. At Bank Ina's working meeting on Friday and Saturday, January 27 to 28, 2023, at the Royal Malioboro Hotel, Yogyakarta, with the theme "*Pursuing Prudent and Effective Growth*".

4. Fulfillment of commitments on audits of the Financial Services Authority, External Auditors, Bank Indonesia, and the Internal Audit Work Unit (SKAI).

Throughout the reporting period, Bank Ina has implemented an internal control system and monitored its implementation, but there was still a fine of Rp50,100,000, - as disclosed in the General Audit Report (LHP) Position January 31, 2023.

Throughout this reporting period, there were 2 internal frauds and 1 external fraud, as disclosed in the description of Anti-Fraud Strategy in this Annual Report.

Penilaian Tingkat Kesehatan Bank

Assessment of Bank Soundness Level

Bank Ina melakukan penilaian tingkat kesehatan Bank melalui penilaian sendiri yang 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 di tahun 2023 memperoleh **Peringkat 2** atau **"Sehat"** dengan uraian sebagai berikut.

Bank Ina conducts an assessment of the Bank's health level through a self-assessment that refers to the Financial Services Authority Regulation No. 4/POJK.03/2016 concerning Health Level Assessment of Commercial Banks and Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks. The results of Bank Ina's health level assessment in 2023 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	
<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

Bank Ina menerapkan pedoman tata kelola perusahaan terbuka mengacu pada Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 dan Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015, yang diuraikan pada tabel berikut.

Bank Ina implements 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, which are outlined in the following 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 Complied	Tata cara atau prosedur teknis pengumpulan suara diungkapkan dalam Pedoman Penerapan Tata Kelola No. COM/001/01/0319 tertanggal 29 Maret 2019. Technical voting methods or procedures are disclosed in the Governance Implementation Guidelines No. COM/001/01/0319 dated March 29, 2019.
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 Complied	RUPS Tahunan diselenggarakan pada tanggal 16 Juni 2023 yang dihadiri oleh seluruh anggota Dewan Komisaris dan anggota Direksi Bank Ina. The Annual GMS was held on June 16, 2023, and attended by all members of Bank Ina's Board of Commissioners and Board of Directors.
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 Complied	Ringkasan risalah RUPS dapat diakses melalui situs web Bank bagian Hubungan Investor >> RUPS. The 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 Complied	Bank telah memiliki kebijakan komunikasi dengan Pemegang Saham atau investor, antara lain mengatur tentang berbagai hal terkait pelaksanaan RUPS. 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 Complied	Kebijakan komunikasi Bank dengan Pemegang Saham, khususnya yang berkaitan dengan pelaksanaan RUPS, dimuat dalam Pedoman Penerapan Tata Kelola No. COM/001/01/0319 tertanggal 29 Maret 2019. The Bank's communication policy with Shareholders, especially those related to the implementation of the GMS, is contained in the Guidelines for Implementing Governance No. COM/001/01/0319 dated March 29.
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 Complied	Penentuan jumlah anggota Dewan Komisaris telah mempertimbangkan kondisi terkini Bank serta telah memenuhi persyaratan Otoritas Jasa Keuangan. Determination of the number of members of the Board of Commissioners has taken into account the current conditions of the Bank and has met the requirements of the 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 dibutuhkan Bank Ina. The current members of the Board of Commissioners have the required expertise, knowledge, and experience required by Bank Ina.
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. COM/001/01/0319 tertanggal 29 Maret 2019. 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. COM/001/01/0319 dated March 29, 2019. 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. COM/001/01/0319 tertanggal 29 Maret 2019. The resignation policy for members of the Board of Commissioners is contained in the Governance Implementation Guidelines No. COM/001/01/0319 dated March 29, 2019.
	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 the 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 telah mempertimbangkan kondisi terkini Bank serta telah memenuhi persyaratan Otoritas Jasa Keuangan. Determination of the number of members of the Board of Directors has taken into account the current conditions of the Bank and has met the requirements of the 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 dibutuhkan Bank. The current members of the Board of Directors have the expertise, knowledge, and experience required by the Bank.
	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 membawahi Bagian Akuntansi dan Perencanaan Keuangan dijabat oleh Kiung Hui Ngo, seorang Sarjana Ekonomi jurusan Akuntansi yang telah meraih gelar Magister Manajemen. The Director of Finance overseeing the Accounting and Financial Planning Section is held by 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. COM/001/01/0319 tertanggal 29 Maret 2019. 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. COM/001/01/0319 dated March 29, 2019. Assessment of the performance of the Board of Directors is also part of the selfassessment 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. COM/001/01/0319 tertanggal 29 Maret 2019. The resignation policy for members of the Board of Directors is contained in the Governance Implementation Guidelines No. COM/001/01/0319 dated March 29, 2019.
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 Pedoman Penerapan Tata Kelola No. COM/001/01/0319 tertanggal 29 Maret 2019 pada bagian Kode Etik Karyawan. The policy to prevent insider trading is listed in the Governance Implementation Guidelines No. COM/001/01/0319 dated March 29 2019 in the Employee's Code of Ethics section.
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: • Memo/KSP/024/0622 tanggal 11 Agustus 2022 perihal Revisi Nilai Nominal Pengajuan Pengadaan Barang dan Jasa untuk Seleksi Vendor; • Memo/KSP/024/0622 tanggal 11 Agustus 2023 perihal Revisi Nilai Nominal Pengajuan Pengadaan Barang dan Jasa untuk Seleksi Vendor; • 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: • Memo/KSP/024/0622 dated August 11, 2022, on Revision of Nominal Value for Submission of Procurement of Goods and Services for Vendor Selection; • Memo/KSP/024/0622 dated August 11, 2023 on Revision of Nominal Value of Goods and Services Procurement Submission for Vendor Selection; • 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/052/00/0822 tanggal 23 Agustus 2023 Layanan Kredit Talangan Pembelian; • SOP No. 115 ver 2.0 tanggal 31 Maret 2023 Penanganan Pengaduan Konsumen melalui Kantor Cabang; • Kebijakan <i>Business Continuity Management</i> (BCM) No. KEB/RMG/007/01/1222 tanggal 23 Desember 2022; • 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 Perlindungan, Penanganan, dan Penyelesaian Keluhan Konsumen No. KSP/DIB/250/00/0222 tanggal 25 Februari 2022; • Memo/KSP/011/0420 tanggal 14 April 2020 perihal Permohonan Relaksasi Kredit melalui <i>Call Center</i>; dan • Memo/KSP/006/0320 tanggal 23 Maret 2020 perihal Persetujuan Kebijakan Perlakuan Khusus dan Relaksasi Kredit terkait Covid-19. 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/052/00/0822 dated August 23, 2023 on Purchase Advance Credit Services; • SOP No. 115 ver 2.0 dated March 31, 2023 on Handling Consumer Complaints through Branch Offices; • Business Continuity Management (BCM) Policy No. KEB/RMG/007/01/1222 dated December 23, 2022; • Memo/BB/046/1122 dated November 25, 2022, on Guidelines for Implementing a Customer Complaint Handling System through Branch Offices; • Standard Operating Procedure No. 157 dated August 5, 2022, on Management of Dormant Accounts; • Consumer Complaint Protection, Handling, and Settlement Policy No. KSP/DIB/250/00/0222 dated February 25, 2022; • Memo/KSP/011/0420 dated April 14, 2020 on Request for Credit Relaxation through Call Center; and • Memo/KSP/006/0320 dated March 23, 2020 on Approval of Special Treatment Policy and Credit Relaxation related to Covid-19.
e.	Perusahaan Terbuka memiliki kebijakan sistem <i>whistleblowing</i> . The Public Company has a policy on WBS system.	Terpenuhi Complied	Kebijakan ini dimuat dalam Pedoman Umum <i>Whistleblowing</i> No. AUD/00/02/1013 tanggal 16 Oktober 2023. This policy is contained in the General Guidelines of Whistleblowing No. AUD/00/02/1013 dated October 16, 2023.

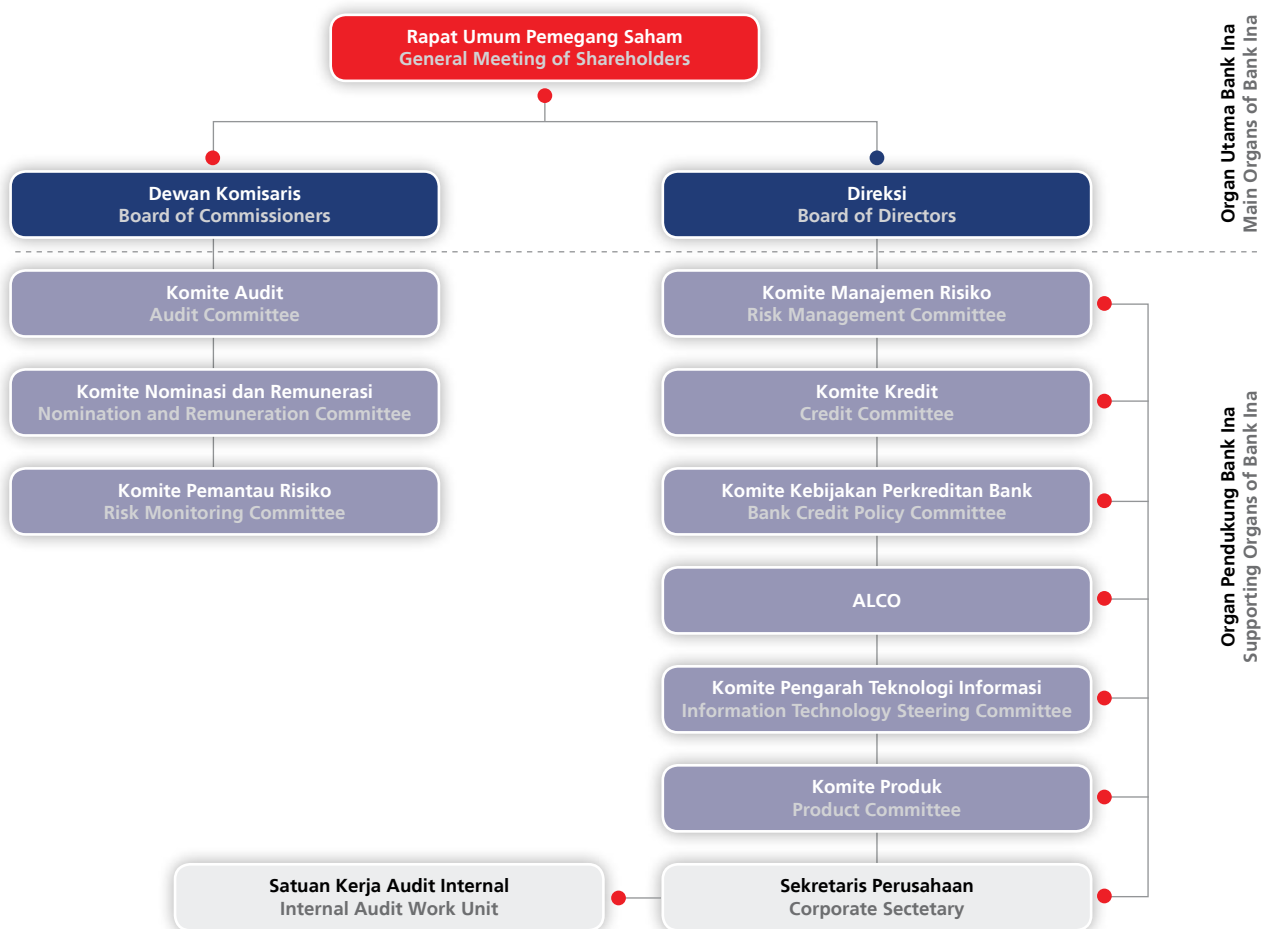
No.	Aspek/Prinsip/Rekomendasi Aspects/Principles/Recommendations	Status	Keterangan Description
f.	Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. The Public Company has a policy on provision of long-term incentive for the Board of Directors and employees.	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	Platform media sosial, seperti Instagram, serta IDX Net dan Sistem Pelaporan Otoritas Jasa Keuangan dimanfaatkan dengan baik oleh Bank sebagai sarana penyampaian informasi bagi para pemangku kepentingan. Bank Ina juga memanfaatkan layar ATM untuk menayangkan produk-produk yang ditawarkan, serta <i>Call Center</i> sebagai layanan pengaduan dan informasi. Social media platforms, such as Instagram, IDX Net, and Financial Services Authority Reporting System are well utilized by the Bank as a means of conveying information to stakeholders. Bank Ina also utilizes ATMs to display the products offered, as well as the Call Center as a complaint and information service.
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 pemilik manfaat terakhir Bank Ina diungkapkan pada bagian Pemegang Saham Utama dan Pengendali Bab Profil Perusahaan dalam Laporan Tahunan ini. Information regarding the ultimate beneficial owner of Bank Ina is disclosed in the Major and Controlling Shareholders section of the Company Profile Chapter in this Annual Report.

Struktur dan Hubungan GCG

GCG Structure and Relationship

Dalam membagi dan menegaskan tugas, tanggung jawab, serta wewenang masing-masing organ, Bank membentuk struktur GCG yang merujuk pada Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas. Adapun struktur GCG Bank digambarkan sebagai berikut.

In dividing and emphasizing the duties, responsibilities, and authorities of each organ, the Bank established a GCG structure that refers to the Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies. The Bank's GCG structure is described as follows.



Berdasarkan struktur GCG tersebut, RUPS, Dewan Komisaris, dan Direksi adalah organ utama Bank. RUPS merupakan organ tertinggi dengan kewenangan yang tidak dapat diserahkan kepada Dewan Komisaris ataupun Direksi. Sedangkan, Dewan Komisaris dan Direksi adalah organ yang bertanggung jawab dalam pengawasan dan pengelolaan Bank. Dewan Komisaris dan Direksi Bank juga mempunyai wewenang untuk membentuk organ pendukung dalam meningkatkan pelaksanaan tugas dan tanggung jawabnya.

Based on the GCG structure, the GMS, Board of Commissioners, and Board of Directors are the main organs of the Bank. The GMS is the highest organ with authority that cannot be delegated to the Board of Commissioners or the Board of Directors. Meanwhile, the Board of Commissioners and the Board of Directors are the organs responsible for supervising and managing the Bank. The Bank's Board of Commissioners and Board of Directors also have the authority to establish supporting organs to improve the implementation of their duties and responsibilities.

Selain itu, penerapan GCG Bank didukung dengan berbagai kebijakan internal yang senantiasa dievaluasi secara berkala untuk memastikan keefektifannya serta sesuai dengan perkembangan

In addition, the Bank's GCG implementation is supported by various internal policies that are regularly evaluated to ensure their effectiveness and in accordance with the latest business

bisnis terkini. Kebijakan-kebijakan internal tersebut diuraikan sebagai berikut.

developments. These internal policies are described as follows.

Kebijakan Policy	Keterangan Remark
Kebijakan Pedoman Penerapan Tata Kelola Governance Implementation Guideline Policy	No. COM/001/01/0319 tanggal 29 Maret 2019 No. COM/001/01/0319 dated March 29, 2019
Kebijakan Sistem Pengendalian Internal Internal Control System Policy	SOP 114 Ver. 4.0 tanggal 2 Januari 2023 SOP 114 Ver. 4.0 dated January 2, 2023
Pedoman Penanganan Pengaduan Konsumen terhadap Penyalahgunaan Produk/Layanan Bank Guidelines for Handling Consumer Complaints Regarding Misuse of Bank Products/Services	- SOP No. 115 tanggal 20 Desember 2018 - Kebijakan Perlindungan, Penanganan, dan Penyelesaian Keluhan Konsumen (<i>Complaint Policy</i>) No. KSP/DIB/250/00/0222 tentang Kebijakan Perlindungan, Penanganan, dan Penyelesaian Keluhan Konsumen No. KSP/DIB/250/0222 tanggal 22 Februari 2022 - SOP No. 115 dated March 31, 2023 - Consumer Protection, Handling, and Complaint Settlement Policy (Complaint Policy) No. KSP/DIB/250/00/0222 on Consumer Protection, Handling, and Complaint Settlement Policy No. KSP/DIB/250/0222 dated February 22, 2022
Kebijakan Kewenangan Memutus Kredit Credit Approval Authority Policy	- Memo/KSP/044/0923 tanggal 27 September 2023 perihal Limit Plafon Kredit Besar/<i>Large Exposure</i> dengan Diketahui Dewan Komisaris - Memo/KSP/043/0821 tanggal 11 Januari 2022 perihal Perubahan Wewenang Memutus Kredit Untuk Pemberian Kredit >Rp2,5 miliar sampai dengan Rp10 miliar - Memo/KSP/044/0923 dated September 27, 2023 on Large Exposure Ceiling Limit Acknowledged by the Board of Commissioners - Memo/KSP/043/0821 dated January 11, 2022 on Changes in Credit Decisioning Authority for Lending >Rp2.5 billion to Rp10 billion
Pedoman Pengadaan Barang/Jasa Guidelines for Procurement of Goods/Services	SOP No. 108 Versi 3.0 tanggal 12 April 2023 Pengadaan Barang dan/atau Jasa TI SOP No. 108 Version 3.0 dated April 12, 2023 on Procurement of IT Goods and/or Services

Rapat Umum Pemegang Saham

General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) adalah organ tertinggi di Bank yang berfungsi sebagai sarana untuk mengambil keputusan penting terkait aktivitas bisnis Bank, menerima Laporan Pengawasan Dewan Komisaris dan Laporan Pengelolaan Direksi, serta menilai, menerima, dan menyetujui Laporan Tahunan dan Laporan Keuangan Bank untuk periode 1 tahun.

Pelaksanaan RUPS Bank Ina berpedoman pada ketentuan berikut:

1. Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas;
2. 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 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; serta
4. Anggaran Dasar Bank.

The General Meeting of Shareholders (GMS) is the highest organ of the Bank that serves as a means to make important decisions related to the Bank's business activities, receive the Board of Commissioners' Supervisory Report and the Board of Directors' Management Report, as well as assess, receive, and approve the Bank's Annual Report and Financial Statements for a 1-year period.

The implementation of Bank Ina's GMS is guided by the following provisions:

1. Law No. 40 of 2007 on Limited Liability Companies;
2. 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 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; and
4. Bank's Articles of Association.

Jenis RUPS

Bank melaksanakan 2 jenis RUPS, yaitu RUPS Tahunan dan RUPS Luar Biasa. RUPS Tahunan merupakan RUPS wajib yang dilaksanakan paling kurang 6 bulan setelah berakhirnya tahun buku. Sedangkan, RUPS Luar Biasa merupakan RUPS yang bersifat insidental atau bisa dilaksanakan sewaktu-waktu sesuai kebutuhan.

Wewenang RUPS

Wewenang yang dimiliki oleh RUPS terdiri dari:

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 (*acquitted 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; serta
13. Memberikan kuasa dan kewenangan kepada Dewan Komisaris untuk menunjuk kantor akuntan publik (KAP) dengan memperhatikan rekomendasi dari Komite Audit.

Hak Pemegang Saham

Pemegang Saham Bank mempunyai hak dalam pelaksanaan RUPS, yaitu:

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;

Type of the GMS

The Bank conducts 2 types of GMS, namely Annual GMS and Extraordinary GMS. Annual GMS is a mandatory GMS that is held at least 6 months after the end of the fiscal year. Meanwhile, the Extraordinary GMS is an incidental GMS or can be held at any time as needed.

GMS Authority

The authority possessed by the GMS consists of:

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 (*acquitted 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; and
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.

Shareholders Rights

The Bank's Shareholders have rights in the implementation of the GMS, namely:

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. 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.
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 causing the sale of the company.

Ketentuan Penyelenggaraan RUPS

Bank Ina menetapkan ketentuan terkait 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, Pemimpin 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;
7. Pertanyaan
 - a. 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;
 - b. Setelah penanya mengajukan pertanyaan melalui formulir, Pemimpin RUPS akan menjawab atau menanggapi; serta

Provisions to Organize the GMS

Bank Ina stipulates the provisions related to the organization of 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. Question
 - a. 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;
 - b. After the questioner submits a question via the form, the GMS Chairperson will answer or respond to such; serta

- c. Pertanyaan yang akan dijawab adalah pertanyaan yang berkaitan langsung dengan pelaksanaan RUPS;
8. Hak Suara
- a. 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
- b. Setiap saham memberikan hak kepada pemegangnya untuk mengeluarkan satu suara;
9. Keputusan RUPS dilakukan dengan cara musyawarah untuk mufakat, apabila musyawarah untuk mufakat tidak tercapai, maka dilakukan pemungutan suara.

- c. The questions that will be answered are questions that are directly related to the implementation of the GMS;
8. Voting Rights
- a. 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; serta
- b. Each share entitles the holder to one vote;
9. GMS resolutions are adopted by deliberation to reach a consensus. If deliberation for consensus is not reached, then a vote is taken.

Adapun tahapan pelaksanaan RUPS Tahunan dan RUPS Luar Biasa Bank Ina diuraikan sebagai berikut.

The stages of the implementation of the Annual GMS and Extraordinary GMS of 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 2023

Bank Ina telah melaksanakan RUPS Tahunan pada 16 Juni 2023 dan 2 kali RUPS Luar Biasa, yaitu tanggal 9 Januari 2023 dan 19 Mei 2023. RUPS dilaksanakan di Gedung Ariobimo Sentral Lt. 8, Jl. HR Rasuna Said Blok X-2, Kav. 5, Kuningan, Jakarta Selatan, dengan uraian sebagai berikut.

Implementation of the 2023 GMS

Bank Ina has held an Annual GMS on June 16, 2023 and 2 Extraordinary GMS, namely on January 9, 2023 and May 19, 2023. The GMS was held at Ariobimo Sentral Building Lt. 8, Jl. HR Rasuna Said Blok X-2, Kav. 5, Kuningan, Jakarta Selatan, with the following description.

Peserta RUPS Tahunan dan RUPS Luar Biasa
Participants in the Annual GMS and Extraordinary GMS

RUPS Tahunan 16 Juni 2023 Annual GMS dated June 16, 2023		
Pengurus Bank Bank Management	Dewan Komisaris Komisaris Utama/Komisaris Independen : Inawaty Handojo Komisaris Independen : Yohanes Santoso Wibowo Komisaris : Josavia Rachman Ichwan	
	Direksi Direktur Utama : Henry Koenai ^{*)} Wakil Direktur Utama : Yulius Purnama Junaedi ^{*)} Direktur : Kiung Hui Ngo Direktur Manajemen Risiko dan Kepatuhan : Adhiputra Tanoyo ^{*)} Efektif menjabat sejak 9 Agustus 2023	
	Board of Commissioners President Commissioner/ Independent : Inawaty Handojo Independent Commissioner : Yohanes Santoso Wibowo Commissioner : Josavia Rachman Ichwan	
	Board of Directors President Director : Henry Koenai ^{*)} Vice President Director : Yulius Purnama Junaedi ^{*)} Director : Kiung Hui Ngo Director of Risk Management and Compliance : Adhiputra Tanoyo ^{*)} Effective in position since August 9, 2023.	
Pemegang Saham Shareholders	Dihadiri oleh 5.872.500.141 saham yang memiliki hak suara yang sah atau setara dengan 95,73% dari seluruh jumlah saham dengan hak suara yang sah yang telah dikeluarkan oleh Bank yang seluruhnya berjumlah 6.134.716.665 saham. Attended by 5,872,500,141 shares with valid voting rights or equivalent to 95.73% 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 / Notary : Christina Dwi Utami, SH, MHum, MKn Biro Administrasi Efek / Share Registrar : PT Raya Saham Registra Kantor Akuntan Publik / Public Accounting Firm : Purwanto, Sungkoro & Surja (a member firm of Ernst & Young)	
RUPS Luar Biasa 9 Januari 2023 Extraordinary GMS dated January 9, 2023		
Pengurus Bank Bank Management	Dewan Komisaris Komisaris Utama/Komisaris Independen : Inawaty Handojo Komisaris Independen : Yohanes Santoso Wibowo Komisaris : Josavia Rachman Ichwan	
	Direksi Direktur : Kiung Hui Ngo Direktur : Yulius Purnama Junaedi Direktur Manajemen Risiko dan Kepatuhan : Adhiputra Tanoyo	
	Board of Commissioners President Commissioner/ Independent : Inawaty Handojo Independent Commissioner : Yohanes Santoso Wibowo Commissioner : Josavia Rachman Ichwan	
	Board of Directors Director : Kiung Hui Ngo Director : Yulius Purnama Junaedi Director : Adhiputra Tanoyo	
Pemegang Saham Shareholders	Dihadiri oleh 5.707.563.976 saham yang memiliki hak suara yang sah atau setara dengan 96,09% dari seluruh jumlah saham dengan hak suara yang sah yang telah dikeluarkan oleh Bank yang seluruhnya berjumlah 5.940.078.776 saham. Attended by 5,707,563,976 shares with valid voting rights or equivalent to 96.09% of the total number of shares with valid voting rights issued by the Bank, totaling 5,940,078,776 shares.	
Lembaga Penunjang Pasar Modal Capital Market Supporting Institutions	Notaris : Edward Suharjo Wiryomartani, SH, MKn Notary : Biro Administrasi Efek : PT Raya Saham Registra Share Registrar :	

RUPS Luar Biasa 19 Mei 2023
Extraordinary GMS dated May 19, 2023

Pengurus Bank Bank Management	Dewan Komisaris Komisaris Utama/Komisaris Independen : Inawaty Handojo Komisaris Independen : Yohanes Santoso Wibowo Komisaris : Josavia Rachman Ichwan Direksi Direktur Utama : Henry Koenafi*) Wakil Direktur Utama : Yulius Purnama Junaedi*) Direktur : Kiung Hui Ngo Direktur Manajemen Risiko dan Kepatuhan : Adhiputra Tanoyo *) Efektif menjabat sejak 9 Agustus 2023
	Board of Commissioners President Commissioner/ Independent : 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 : Kiung Hui Ngo Director Risk Management and Compliance : Adhiputra Tanoyo *) Effective in position since August 9, 2023.
Pemegang Saham Shareholders	Dihadiri oleh 5.924.537.678 saham yang memiliki hak suara yang sah atau setara dengan 96,57% dari seluruh jumlah saham dengan hak suara yang sah yang telah dikeluarkan oleh Bank yang seluruhnya berjumlah 6.134.716.665 saham. Attended by 5,924,537,678 shares with valid voting rights or equivalent to 96.57% 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 : Edward Suharjo Wiryomartani, SH, MKn Notary Biro Administrasi Efek : PT Raya Saham Registra Share Registrar

Agenda RUPS Tahunan

1. Laporan Tahunan, termasuk pengesahan Laporan Keuangan Bank dan Laporan Tugas Pengawasan Dewan Komisaris Bank;
2. Penetapan penggunaan laba bersih Bank untuk tahun buku 2022;
3. Penetapan gaji dan tunjangan dan/atau penghasilan lain bagi anggota Direksi serta honorarium dan/atau tunjangan anggota Dewan Komisaris Perseroan untuk tahun buku 2023;
4. Penunjukan akuntan publik dan kantor akuntan publik yang akan memeriksa Laporan Keuangan Bank untuk tahun buku 2023 dan persetujuan penetapan besarnya honorarium akuntan publik dan syarat lain dalam penunjukan tersebut;
5. Laporan pertanggungjawaban realisasi penggunaan dana hasil Penawaran Umum Terbatas (PUT) IV; serta
6. Persetujuan perubahan susunan pengurus Bank.

Annual GMS Agenda

1. Annual Report, including the ratification of the Bank's Financial Statements and the Bank's Board of Commissioners Supervisory Task Report;
2. Appropriation of the use of the Bank's net income for the financial year 2022;
3. 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 2023 financial year;
4. Appointment of a public accountant and a public accounting firm to audit the Bank's Financial Statements for the financial year 2023 and approval of the determination of the honorarium of the public accountant and other terms of the appointment;
5. Accountability report on the realization of the use of proceeds from Limited Public Offering (PUT) IV; as well as
6. Approval of changes in the composition of the Bank's management.

Keputusan dan Realisasi RUPS Tahunan

Resolutions and Realization of the Annual GMS

Mata Acara 1 Agenda – Item 1	
Keputusan Resolutions	a. Menerima dengan baik dan menyetujui Laporan Tahunan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022, termasuk Laporan Direksi dan Laporan Tugas Pengawasan Dewan Komisaris Bank. b. 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 (a member firm of Ernst & Young) 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 Perseroan 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 2022, sepanjang tindakan-tindakan mereka tercantum dalam neraca dan laporan laba rugi Perseroan tahun buku 2022. a. 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. b. 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 (a member firm of Ernst & Young) 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>acquit et 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.
Hasil Pemungutan Suara Voting Results	Disetujui oleh 100% Pemegang Saham yang hadir. Approved by 100% of Shareholders present.
Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.
Mata Acara 2 Agenda – Item 2	
Keputusan Resolutions	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. a. 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 Perseroan; serta b. 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. a. 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; and b. The remaining amount of Rp125,637,940,346 will be recorded as retained earnings. Thus, the Bank does not distribute dividends to Shareholders for the 2021 financial year.
Hasil Pemungutan Suara Voting Results	Disetujui oleh 100% Pemegang Saham yang hadir. Approved by 100% of Shareholders present.
Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.
Mata Acara 3 Agenda – Item 3	
Keputusan Resolutions	a. Menyetujui memberi kuasa dan wewenang kepada wakil Pemegang Saham Bank, yaitu PT Indolife Pensiontama untuk menetapkan besarnya honorarium anggota Dewan Komisaris untuk tahun 2023; serta b. Melimpahkan wewenang kepada Dewan Komisaris Bank untuk menetapkan besar gaji dan tunjangan para anggota Direksi untuk tahun 2023. a. Approved to give power and authority to representatives of the Bank's Shareholders, namely PT Indolife Pensiontama, to determine the honorarium amount for members of the Board of Commissioners for 2023; and b. 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.
Hasil Pemungutan Suara Voting Results	Disetujui oleh 100% Pemegang Saham yang hadir. Approved by 100% of Shareholders present.
Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.

Mata Acara 4 Agenda – Item 4																																				
Keputusan Resolutions	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.																																			
Hasil Pemungutan Suara Voting Results	Disetujui oleh 99,99% Pemegang Saham yang hadir. Approved by 99.99% of Shareholders present.																																			
Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.																																			
Mata Acara 5 Agenda – Item 5																																				
Keputusan Resolutions	Mata acara ini bersifat laporan dan tidak memerlukan persetujuan rapat. This agenda item is a report and does not require meeting resolution.																																			
Hasil Pemungutan Suara Voting Results	-																																			
Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.																																			
Mata Acara 6 Agenda – Item 6																																				
Keputusan Resolutions	a. Menyetujui dan mengangkat Bapak Yandy Ramadhani sebagai Direktur Perseroan, 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 Perseroan 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 Perseroan kembali. b. Menetapkan susunan Direksi dan Dewan Komisaris Bank sebagai berikut. Dewan Komisaris <table><tr><td>Komisaris Utama</td><td>Komisaris Independen</td><td>: Inawaty Handojo</td></tr><tr><td>Komisaris Independen</td><td></td><td>: Yohanes Santoso Wibowo</td></tr><tr><td>Komisaris</td><td></td><td>: Josavia Rachman Ichwan</td></tr></table> Direksi <table><tr><td>Direktur Utama</td><td>: Henry Koenafi*)</td></tr><tr><td>Wakil Direktur Utama</td><td>: Yulius Purnama Junaedi*)</td></tr><tr><td>Direktur</td><td>: Kiung Hui Ngo</td></tr><tr><td>Direktur Manajemen Risiko dan Kepatuhan</td><td>: Adhiputra Tanoyo</td></tr><tr><td>Direktur</td><td>: Yandy Ramadhani*)</td></tr></table> *) masih dalam proses <i>fit and proper test</i> c. 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 menuangkanmenyatakan keputusan mengenai susunan anggota Direksi dalam akta-akta yang dibuat di hadapan Notaris, termasuk menuangkanmenyatakan 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. a. Approved and appointed Mr. Yandy Ramadhani as Director of the Company, 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 Company'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 Company's GMS is not required. b. Determined the composition of the Bank's Board of Directors and Board of Commissioners as follows. Board of Commissioners <table><tr><td>President Commissioner/Independent Commissioner</td><td>: Inawaty Handojo</td></tr><tr><td>Independent Commissioner</td><td>: Yohanes Santoso Wibowo</td></tr><tr><td>Commissioner</td><td>: Josavia Rachman Ichwan</td></tr></table> Board of Directors <table><tr><td>President Director</td><td>: Henry Koenafi*)</td></tr><tr><td>Vice President Director</td><td>: Yulius Purnama Junaedi*)</td></tr><tr><td>Director</td><td>: Kiung Hui Ngo</td></tr><tr><td>Director Risk Management and Compliance</td><td>: Adhiputra Tanoyo</td></tr><tr><td>Director</td><td>: Yandy Ramadhani*)</td></tr></table> *) still in the process of fit and proper test.	Komisaris Utama	Komisaris Independen	: Inawaty Handojo	Komisaris Independen		: Yohanes Santoso Wibowo	Komisaris		: Josavia Rachman Ichwan	Direktur Utama	: Henry Koenafi*)	Wakil Direktur Utama	: Yulius Purnama Junaedi*)	Direktur	: Kiung Hui Ngo	Direktur Manajemen Risiko dan Kepatuhan	: Adhiputra Tanoyo	Direktur	: Yandy Ramadhani*)	President Commissioner/Independent Commissioner	: Inawaty Handojo	Independent Commissioner	: Yohanes Santoso Wibowo	Commissioner	: Josavia Rachman Ichwan	President Director	: Henry Koenafi*)	Vice President Director	: Yulius Purnama Junaedi*)	Director	: Kiung Hui Ngo	Director Risk Management and Compliance	: Adhiputra Tanoyo	Director	: Yandy Ramadhani*)
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	c. 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 and regulations.
Hasil Pemungutan Suara Voting Results	Disetujui oleh 100% Pemegang Saham yang hadir. Approved by 100% of Shareholders present.
Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.

Agenda RUPS Luar Biasa 9 Januari 2023

Persetujuan perubahan anggota Direksi Bank sehubungan dengan pengunduran diri anggota Direksi dan pengangkatan anggota Direksi.

Agenda for Extraordinary GMS dated January 9 2023

Approval of changes in the members of the Bank's Board of Directors related to the resignation of members of the Board of Directors and the appointment of members of the Board of Directors.

Keputusan dan Realisasi RUPS Luar Biasa 9 Januari 2023

Resolutions and Realization of Extraordinary GMS dated January 9, 2023

Mata Acara Tunggal Single Agenda																																	
Keputusan Resolutions	a. Menyetujui pengangkatan anggota Direksi baru, terhitung sejak ditutupnya rapat ini sampai dengan penutupan RUPS Tahunan Perseroan yang diadakan pada tahun 2024, sehingga susunan anggota Direksi dan Dewan Komisaris Bank menjadi sebagai berikut. Dewan Komisaris <table> <tr> <td>Komisaris Utama Komisaris Independen</td><td>: Inawaty Handojo</td></tr> <tr> <td>Komisaris/Komisaris Independen</td><td>: Yohanes Santoso Wibowo</td></tr> <tr> <td>Komisaris</td><td>: Josavia Rachman Ichwan</td></tr> </table> Direksi <table> <tr> <td>Direktur Utama</td><td>: Daniel Budirahayu</td></tr> <tr> <td>Direktur</td><td>: Kiung Hui Ngo</td></tr> <tr> <td>Direktur</td><td>: Yulius Purnama Junaedi</td></tr> <tr> <td>Direktur</td><td>: Henry Koenafi</td></tr> <tr> <td>Direktur Manajemen Risiko dan Kepatuhan</td><td>: Adhiputra Tanoyo</td></tr> </table> Pengangkatan kembali anggota Direksi dan Dewan Komisaris Bank terhitung sejak ditutupnya rapat ini sampai dengan penutupan RUPS Tahunan Perseroan yang diadakan pada tahun 2024; b. Menyetujui dan menerima dengan baik pengunduran diri Bapak Budijanto Soedarpo dari jabatannya sebagai Direktur Bank yang berlaku efektif sejak ditutupnya rapat ini; serta c. 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. a. Approved the appointment of new members of the Board of Directors, starting from the closing of this meeting until the closing of the Company'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 <table> <tr> <td>President Commissioner/Independent Commissioner</td><td>: Inawaty Handojo</td></tr> <tr> <td>Commissioner/Independent Commissioner</td><td>: Yohanes Santoso Wibowo</td></tr> <tr> <td>Commissioner</td><td>: Josavia Rachman Ichwan</td></tr> </table> Board of Directors <table> <tr> <td>President Director</td><td>: Daniel Budirahayu</td></tr> <tr> <td>Director</td><td>: Kiung Hui Ngo</td></tr> <tr> <td>Director</td><td>: Yulius Purnama Junaedi</td></tr> <tr> <td>Director</td><td>: Henry Koenafi</td></tr> <tr> <td>Director Risk Management and Compliancer</td><td>: Adhiputra Tanoyo</td></tr> </table> 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; b. 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; and c. 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.	Komisaris Utama Komisaris Independen	: Inawaty Handojo	Komisaris/Komisaris Independen	: Yohanes Santoso Wibowo	Komisaris	: Josavia Rachman Ichwan	Direktur Utama	: Daniel Budirahayu	Direktur	: Kiung Hui Ngo	Direktur	: Yulius Purnama Junaedi	Direktur	: Henry Koenafi	Direktur Manajemen Risiko dan Kepatuhan	: Adhiputra Tanoyo	President Commissioner/Independent Commissioner	: Inawaty Handojo	Commissioner/Independent Commissioner	: Yohanes Santoso Wibowo	Commissioner	: Josavia Rachman Ichwan	President Director	: Daniel Budirahayu	Director	: Kiung Hui Ngo	Director	: Yulius Purnama Junaedi	Director	: Henry Koenafi	Director Risk Management and Compliancer	: Adhiputra Tanoyo
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Hasil Pemungutan Suara Voting Results	Disetujui oleh 99,99% Pemegang Saham yang hadir. Approved by 99.99% of Shareholders present.																																
Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.																																

Agenda RUPS Luar Biasa 19 Mei 2023

1. Persetujuan perubahan Anggaran Dasar Bank; serta
2. Persetujuan pengangkatan kembali/perubahan susunan Direksi Bank.

Agenda for Extraordinary GMS May 19 2023

1. Approval of amendments to the Bank's Articles of Association; and
2. Approval of reappointment/change in the composition of the Bank's Board of Directors.

Mata Acara 1 Agenda – Item 1																													
Keputusan Resolutions	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. 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.																												
Hasil Pemungutan Suara Voting Results	Disetujui oleh 100% Pemegang Saham yang hadir. Approved by 100% of Shareholders present.																												
Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.																												
Mata Acara 2 Agenda – Item 2																													
Keputusan Resolutions	a. Menyetujui pengangkatan Bapak Henry Koenafi 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 Koenafi 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 Koenafi 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 Koenafi 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 Koenafi dan Bapak Yulius Purnama Junaedi akan tetap menjabat sebagai Direktur Bank sampai dengan ditutupnya RUPS Tahunan Bank yang akan diselenggarakan pada tahun 2024; Approved the appointment of Mr. Henry Koenafi 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 Koenafi 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 Koenafi 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 Koenafi 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 Koenafi 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; b. 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 <table> <tr> <td>Komisaris Utama Komisaris Independen</td><td>: Inawaty Handoyo</td></tr> <tr> <td>Komisaris Komisaris Independen</td><td>: Yohanes Santoso Wibowo</td></tr> <tr> <td>Komisaris</td><td>: Josavia Rachman Ichwan</td></tr> </table> Direksi <table> <tr> <td>Direktur Utama</td><td>: Henry Koenafi</td></tr> <tr> <td>Wakil Direktur Utama</td><td>: Yulius Purnama Junaedi</td></tr> <tr> <td>Direktur</td><td>: Kiung Hui Ngo</td></tr> <tr> <td>Direktur Manajemen Risiko dan Kepatuhan</td><td>: Adhiputra Tanoyo</td></tr> </table> c. 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 <table> <tr> <td>President Commissioner/Independent Commissioner</td><td>: Inawaty Handoyo</td></tr> <tr> <td>Commissioner/Independent Commissioner</td><td>: Yohanes Santoso Wibowo</td></tr> <tr> <td>Commissioner</td><td>: Josavia Rachman Ichwan</td></tr> </table> Board of Directors <table> <tr> <td>President Director</td><td>: Henry Koenafi</td></tr> <tr> <td>Vice President Director</td><td>: Yulius Purnama Junaedi</td></tr> <tr> <td>Director</td><td>: Kiung Hui Ngo</td></tr> <tr> <td>Director Risk Management and Compliance</td><td>: Adhiputra Tanoyo</td></tr> </table>	Komisaris Utama Komisaris Independen	: Inawaty Handoyo	Komisaris Komisaris Independen	: Yohanes Santoso Wibowo	Komisaris	: Josavia Rachman Ichwan	Direktur Utama	: Henry Koenafi	Wakil Direktur Utama	: Yulius Purnama Junaedi	Direktur	: Kiung Hui Ngo	Direktur Manajemen Risiko dan Kepatuhan	: Adhiputra Tanoyo	President Commissioner/Independent Commissioner	: Inawaty Handoyo	Commissioner/Independent Commissioner	: Yohanes Santoso Wibowo	Commissioner	: Josavia Rachman Ichwan	President Director	: Henry Koenafi	Vice President Director	: Yulius Purnama Junaedi	Director	: Kiung Hui Ngo	Director Risk Management and Compliance	: Adhiputra Tanoyo
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	c. 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 dihadapan 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. 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.
Hasil Pemungutan Suara Voting Results	Disetujui oleh 100% Pemegang Saham yang hadir. Approved by 100% of Shareholders present.
Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.

Keputusan dan Realisasi atas Keputusan RUPS Tahun dan Luar Biasa 2022

Resolutions and Realization of the 2022 Annual and Extraordinary GMS Resolutions

RUPS Tahunan 3 Juni 2022

Annual GMS dated June 3, 2022

Mata Acara 1 Agenda – Item 1	
Keputusan Resolutions	a. Menerima dengan baik dan menyetujui Laporan Tahunan Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2021, termasuk Laporan Direksi dan Laporan Tugas Pengawasan Dewan Komisaris Bank; serta b. Menerima dengan baik dan menyetujui serta mengesahkan Laporan Keuangan Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2021 yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja (a member firm of Ernst & Young) dengan opini Audit Tanpa Modifikasi (dahulu Wajar Tanpa Pengecualian) sesuai dengan Laporan No. 00414/2.1032/AU.1/07/1681-2/1/III/2022, tanggal 31 Maret 2022. Dengan demikian, membebaskan anggota Dewan Komisaris dan Direksi Bank dari tanggung jawab dan segala tanggungan (<i>acquit et de charge</i>) atas tindakan pengawasan dan pengurusan yang Dewan Komisaris dan Direksi jalankan selama tahun buku 2021, sepanjang tindakan-tindakan mereka tercantum dalam Neraca dan Laporan Laba Rugi Bank tahun buku 2021. a. Accepted and approved the Bank's Annual Report for the financial year ending December 31, 2021, including the Board of Directors' Report and the Bank's Board of Commissioners' Supervisory Report; and b. Accepted, approved, and ratified the Bank's Financial Statements for the financial year ending December 31, 2021, which have been audited by the Public Accounting Firm Purwantono, Sungkoro & Surja (a member firm of Ernst & Young) with an Unmodified Audit Opinion (formerly Unqualified) in accordance with Report No. 00414/2.1032/AU.1/07/1681-2/1/III/2022, dated March 31, 2022. 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 supervisory and management actions carried out by the Board of Commissioners and the Board of Directors during the 2021 financial year, provided
Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.
Mata Acara 2 Agenda – Item 2	
Keputusan Resolutions	Menyetujui dan menetapkan penggunaan laba bersih Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2021 sebesar Rp39.748.952.931,-, akan digunakan untuk pengembangan usaha Bank, dengan rincian sebagai berikut. a. Sebesar Rp7.949.790.586,- akan dibukukan sebagai dana cadangan umum, guna memenuhi ketentuan Pasal 70 Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas dan Pasal 21 Anggaran Dasar Bank; serta b. Sisanya sebesar Rp31.799.162.345,- akan dibukukan sebagai laba ditahan. Dengan demikian, Bank tidak memberikan dividen kepada para Pemegang Saham untuk tahun buku 2021. Approved and appropriated the use of the Bank's net income for the financial year ending December 31, 2021 in the amount of Rp39,748,952,931, which will be used for the Bank's business development, with the following details. a. An amount of Rp7,949,790,586 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; and b. The remaining amount of Rp31,799,162,345 will be recorded as retained earnings. Thus, the Bank does not distribute dividends to Shareholders for the 2021 financial year.
Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.

Mata Acara 3 Agenda – Item 3																																	
Keputusan Resolutions	Menyetujui memberi kuasa dan wewenang kepada wakil Pemegang Saham Bank, yaitu PT Indolife Pensiontama untuk menetapkan besarnya honorarium anggota Dewan Komisaris untuk tahun 2022 dan melimpahkan wewenang kepada Dewan Komisaris Bank untuk menetapkan besar gaji dan tunjangan para anggota Direksi untuk tahun 2022. Approved to give power and authority to representatives of the Bank's Shareholders, namely PT Indolife Pensiontama, to determine the honorarium amount for members of the Board of Commissioners for 2022 and 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 2022.																																
Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.																																
Mata Acara 4 Agenda – Item 4																																	
Keputusan Resolutions	Menyetujui melimpahkan wewenang dan memberikan kuasa kepada Dewan Komisaris Bank untuk menunjuk akuntan publik dan kantor akuntan publik, serta menetapkan honorarium akuntan publik tersebut serta persyaratan lain penunjukannya. Approved the delegation of authority and power to the Bank's Board of Commissioners to appoint a public accountant and public accounting firm, and to determine the honorarium of the said public accountant and other terms of appointment.																																
Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.																																
Mata Acara 5 Agenda – Item 5																																	
Keputusan Resolutions	Dalam RUPS telah dilaporkan Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum Terbatas III (PUT III) sebesar Rp1.187.418.750.000,-, setelah dikurangi biaya-biaya yang berhubungan dengan PUT III sebesar Rp3.317.148.705,-, maka Bank memperoleh dana sebesar Rp1.184.101.601.295,-. Dana tersebut akan digunakan seluruhnya untuk modal kerja terkait pelaksanaan kegiatan operasional serta pengembangan usaha Bank sebagaimana tertuang dalam prospektus. Laporan realisasi penggunaan dana telah disampaikan oleh Bank kepada Otoritas Jasa Keuangan dengan Surat No. OJK/DIR/005/0122 tanggal 17 Januari 2022, yang juga diunggah dalam situs web PT Bursa Efek Indonesia dan Otoritas Jasa Keuangan. The GMS has reported the Realization Report on the Use of Proceeds from Limited Public Offering III (PUT III) of Rp1,187,418,750,000, after deducting costs related to PUT III of Rp3,317,148,705, and thus, the Bank obtains proceeds of Rp1,184,101,601,295. The proceeds will be used entirely for working capital related to the implementation of operational activities and business development of the Bank as stated in the prospectus. The realization report on the use of proceeds has been submitted by the Bank to the Financial Services Authority under Letter No. OJK/DIR/005/0122 dated January 17, 2022, which was also uploaded on the websites of Indonesia Stock Exchange and Financial Services Authority.																																
Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.																																
Mata Acara 6 Agenda – Item 6																																	
Keputusan Resolutions	a. Menyetujui mengangkat kembali anggota Dewan Komisaris dan Direksi Bank untuk masa jabatan selama 2 tahun ke depan, yaitu sampai dengan ditutupnya RUPS Tahunan yang akan diselenggarakan pada tahun 2024, dengan tidak mengurangi hak RUPS untuk memberhentikannya sewaktu-waktu. Dengan susunan anggota Dewan Komisaris dan Direksi Bank sebagai berikut. Dewan Komisaris <table> <tr> <td>Komisaris Utama/Komisaris Independen</td><td>: Inawaty Handojo</td></tr> <tr> <td>Komisaris/ Komisaris Independen</td><td>: Yohanes Santoso Wibowo</td></tr> <tr> <td>Komisaris</td><td>: Josavia Rachman Ichwan</td></tr> </table> Direksi <table> <tr> <td>Direktur Utama</td><td>: Daniel Budirahayu</td></tr> <tr> <td>Direktur</td><td>: Kiung Hui Ngo</td></tr> <tr> <td>Direktur</td><td>: Budijanto Soedarpo</td></tr> <tr> <td>Direktur</td><td>: Yulius Purnama Junaedi</td></tr> <tr> <td>Direktur Manajemen Risiko dan Kepatuhan</td><td>: Adhiputra Tanoyo</td></tr> </table> b. Memberikan kuasa kepada Direksi Bank untuk melakukan segala tindakan yang diperlukan sehubungan dengan pengangkatan kembali anggota Dewan Komisaris dan Direksi Bank sesuai peraturan perundangan-undangan yang berlaku. a. Approved the reappointment of members of the Bank's Board of Commissioners and Board of Directors for a term of office of the next 2 years, until the closing of the Annual GMS to be held in 2024, without prejudice to the GMS right to dismiss them at any time. The composition of the Board of Commissioners and the Board of Directors of the Bank is as follows. Board of Commissioners <table> <tr> <td>President Commissioner/Independent Commissioner</td><td>: Inawaty Handojo</td></tr> <tr> <td>Independent Commissioner</td><td>: Yohanes Santoso Wibowo</td></tr> <tr> <td>Commissioner</td><td>: Josavia Rachman Ichwan</td></tr> </table> Board of Directors <table> <tr> <td>President Director</td><td>: Daniel Budirahayu</td></tr> <tr> <td>Director</td><td>: Kiung Hui Ngo</td></tr> <tr> <td>Director</td><td>: Budijanto Soedarpo</td></tr> <tr> <td>Director</td><td>: Yulius Purnama Junaedi</td></tr> <tr> <td>Director Risk Management and Compliance</td><td>: Adhiputra Tanoyo</td></tr> </table> b. Granted power to the Board of Directors of the Bank to take all necessary actions in connection with the reappointment of members of the Board of Commissioners and Board of Directors of the Bank in accordance with the applicable laws and regulations.	Komisaris Utama/Komisaris Independen	: Inawaty Handojo	Komisaris/ Komisaris Independen	: Yohanes Santoso Wibowo	Komisaris	: Josavia Rachman Ichwan	Direktur Utama	: Daniel Budirahayu	Direktur	: Kiung Hui Ngo	Direktur	: Budijanto Soedarpo	Direktur	: Yulius Purnama Junaedi	Direktur Manajemen Risiko dan Kepatuhan	: Adhiputra Tanoyo	President Commissioner/Independent Commissioner	: Inawaty Handojo	Independent Commissioner	: Yohanes Santoso Wibowo	Commissioner	: Josavia Rachman Ichwan	President Director	: Daniel Budirahayu	Director	: Kiung Hui Ngo	Director	: Budijanto Soedarpo	Director	: Yulius Purnama Junaedi	Director Risk Management and Compliance	: Adhiputra Tanoyo
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Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.																																

RUPS Luar Biasa 3 Juni 2022
Extraordinary GMS 3 June 2022

Mata Acara 1 Agenda – Item 1	
Keputusan Resolutions	Menyetujui penambahan modal Bank dengan Hak Memesan Efek Terlebih Dahulu (HMETD) dengan penerbitan sebanyak-banyaknya 2.000.000.000 saham dengan nilai nominal Rp100,-, per saham setelah terlaksananya penambahan modal dengan HMETD, dengan memperhatikan Peraturan Otoritas Jasa Keuangan No. 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Efek Terlebih Dahulu dan Peraturan Otoritas Jasa Keuangan No. 14/POJK.04/2019 tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan No. 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka dengan Memberikan Hak Memesan Efek Terlebih Dahulu, termasuk: - Menyetujui memberi wewenang dan kuasa kepada Dewan Komisaris Bank untuk mengeluarkan saham baru Bank dan melakukan peningkatan modal disetor dan ditempatkan Bank terkait dengan pelaksanaan melalui Penawaran Umum Terbatas (PUT IV) serta untuk melakukan segala tindakan yang diperlukan sehubungan dengan pelaksanaan HMETD tersebut, menyatakan dalam akta notaris mengenai peningkatan modal dasar dan ditempatkan serta disetor Bank sebagai realisasi pengeluaran saham melalui PUT IV dan menyatakan komposisi kepemilikan saham terakhir setelah proses PUT IV selesai dilaksanakan; serta - Menyetujui memberi wewenang dan kuasa kepada Direksi Bank dengan persetujuan Dewan Komisaris Bank untuk menentukan rasio dan harga pelaksanaan HMETD, penggunaan dana, dan/atau melakukan penyesuaian, membuat, menandatangani, dan melaksanakan dokumentasi-dokumentasi terkait pelaksanaan PUT IV, menyampaikan pernyataan pendaftaran, melakukan keterbukaan informasi dan pengumuman-pengumuman, menyatakan dokumen-dokumen yang diperlukan di dalam akta notaris (apabila perlu) dan/atau melakukan seluruh tindakan yang dianggap perlu sehubungan dengan pelaksanaan PUT IV dengan tunduk pada peraturan perundang-undangan yang berlaku. Approved the capital increase with Pre-emptive Rights (HMETD) by issuing a maximum of 2,000,000,000 shares with a nominal value of Rp100 per share after the capital increase with Preemptive Rights, by observing Financial Services Authority Regulation No. 32/POJK.04/2015 on Capital Increase for Public Companies with Pre-emptive Rights and Financial Services Authority Regulation No. 14/POJK.04/2019 on Amendments to Financial Services Authority Regulation No. 32/POJK.04/2015 on Capital Increase with Pre-emptive Rights for Public Companies, including: - Approved the authority and power to the Board of Commissioners of the Bank to issue new shares of the Bank and increase the paid-up and issued capital of the Bank related to the implementation of a Limited Public Offering (PUT IV) and to take all necessary actions in connection with the exercise of the HMETD, to state in the notary deed regarding the increase in authorized and issued and paid-up capital by the Bank as the realization of issuance of shares through PUT IV and to state the composition of the final share ownership after the PUT IV process has been completed; and - Approved the authority and power to the Board of Directors of the Bank with the approval of the Board of Commissioners of the Bank to determine the ratio and exercise price of HMETD, use of proceeds, and/or make adjustments, prepare, sign, and carry out documentations related to the execution of PUT IV, submit registration statements, conduct information disclosure and announcements, state the required documents in a notarial deed (if necessary) and/or take all actions deemed necessary in connection with the execution of PUT IV subject to the applicable laws and regulations.
Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.
Mata Acara 2 Agenda – Item 2	
Keputusan Resolutions	- Menyetujui perubahan Pasal 3 Anggaran Dasar Bank tentang maksud dan tujuan serta kegiatan usaha dalam rangka penyesuaian dengan Klasifikasi Baku Lapangan Usaha Indonesia Tahun 2020; serta - Menyetujui memberi kuasa kepada Direksi Bank untuk melakukan segala tindakan yang diperlukan sehubungan dengan perubahan Pasal 3 Anggaran Dasar Bank sesuai dengan peraturan perundangan-undangan yang berlaku. a. Approved the amendment to Article 3 of the Bank's Articles of Association on the purposes and objectives and business activities in order to conform with the 2020 Indonesian Standard Classification of Business Fields; and b. Authorized the Bank's Board of Directors to take all necessary actions in relation to the amendment to Article 3 of the Bank's Articles of Association in accordance with applicable laws and regulations.
Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.

Dewan Komisaris

Board of Commissioners

Dewan Komisaris merupakan organ utama Bank yang menjalankan tugas dan tanggung jawab sebagai pengawas kebijakan dan proses manajemen Bank, mengawasi kinerja Direksi, memberikan saran dan nasihat kepada Direksi, serta turut mengawasi penerapan GCG Bank.

The Board of Commissioners is the Bank's main organ that carries out duties and responsibilities as a supervisor of the Bank's management policies and processes, oversees the performance of the Board of Directors, provides advice and counsel to the Board of Directors, and oversees the Bank's GCG implementation.

Pedoman Kerja

Pedoman kerja Dewan Komisaris Bank Ina merujuk pada Pedoman Penerapan Tata Kelola No. COM/001/01/0319 tertanggal 29 Maret 2019.

Charter

The Charter of the Board of Commissioners of Bank Ina refers to the Implementation Guidelines of Governance No. COM/001/01/0319 dated March 29, 2019.

Jumlah, Komposisi, dan Independensi

Jumlah

Per 31 Desember 2023, jumlah anggota Dewan Komisaris terdiri dari 3 orang. Jumlah tersebut tidak melampaui jumlah anggota Direksi Bank, sehingga jumlah tersebut telah memenuhi Peraturan Otoritas Jasa Keuangan.

Number, Composition, and Independency

Number

As of December 31, 2023, the number of members of the Board of Commissioners consists of 3 people. This number does not exceed the number of members of the Bank's Board of Directors, thus, the number has complied with the Financial Services Authority Regulation.

Komposisi

Dewan Komisaris Bank terdiri dari Komisaris Utama, Komisaris Independen, dan Komisaris yang diangkat dan diberhentikan melalui RUPS. Bank senantiasa memastikan bahwa anggota Dewan Komisaris yang diangkat telah memenuhi kriteria sebagai Dewan Komisaris seperti yang disampaikan dalam Anggaran Dasar Bank dan Pedoman Penerapan Tata Kelola Bank, serta telah lulus dalam uji kemampuan dan kepatutan (*fit and proper test*) dari Otoritas Jasa Keuangan.

Composition

The Board of Commissioners consists of the President Commissioner, Independent Commissioner, and Commissioners who are appointed and dismissed through the GMS. The Bank always ensures that the appointed members of the Board of Commissioners have met the criteria as the Board of Commissioners as stated in the Bank's Articles of Association and the Bank's Corporate Governance Implementation Guidelines, and have passed the fit and proper test from the Financial Services Authority.

Pada tahun buku 2023, komposisi Dewan Komisaris Bank diungkapkan sebagai berikut.

As of financial year 2023, the composition of the Bank's Board of Commissioners is disclosed as follows.

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 Handoyo	Komisaris Utama/ Komisaris Independen President/ Independent Commissioner	- Akta RUPS Luar Biasa No. 07 tanggal 16 Juni 2021; serta - Akta RUPS Tahunan No. 03 tanggal 3 Juni 2022. - Deed of Extraordinary GMS No. 07 dated June 16, 2021; and - Deed of Annual GMS No. 03 dated June 3, 2022.	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 2024. Until the closing of the Annual GMS in 2024.
Yohanes Santoso Wibowo	Komisaris Independen Independent Commissioner		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.	

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
Josavia Rachman Ichwan	Komisaris Commissioner		Keputusan Deputy 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.	

Independensi

Seluruh anggota Dewan Komisaris Bank menjunjung tinggi sikap independensi serta berupaya untuk melaksanakan tugas dan tanggung jawabnya secara profesional dan penuh kehati-hatian, agar mendukung terciptanya perkembangan bisnis yang berkelanjutan.

Independency

All members of the Bank's Board of Commissioners uphold independence and strive to carry out their duties and responsibilities in a professional and prudent manner, in order to support sustainable business development.

Kebijakan Keberagaman Komposisi

Per 31 Desember 2023, Bank belum memiliki kebijakan tertulis mengenai keberagaman komposisi Dewan Komisaris. Akan tetapi, komposisi Dewan Komisaris Bank telah menunjukkan keberagaman, baik dari pendidikan, pengalaman kerja, usia, serta jenis kelamin, yang dipaparkan sebagai berikut.

Composition Diversity Policy

As of December 31, 2023, the Bank does not yet have a written policy regarding the diversity of the Board of Commissioners composition. However, the composition of the Bank's Board of Commissioners has shown diversity, in terms of education, work experience, age, and gender, as described 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/permukiman, 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.	Komposisi Dewan Komisaris Bank Ina telah memenuhi unsur keberagaman, yaitu perpaduan dari sisi pendidikan, pengalaman kerja, usia, dan jenis kelamin. The composition of Bank Ina's Board of Commissioners has fulfilled the elements of diversity, in terms of education, work experience, age, and gender.
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.	
Usia Age	Rata-rata usia Dewan Komisaris Bank, yaitu 60-71 tahun. The average age of the Bank's Board of Commissioners is 60-71 years old.	
Jenis Kelamin Gender	Terdapat 1 orang anggota Dewan Komisaris berjenis kelamin wanita. There is 1 female member of the Board of Commissioners.	

Tugas dan Tanggung Jawab

Dewan Komisaris memiliki tugas dan tanggung jawab sebagai berikut:

1. 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;
2. Dalam melaksanakan fungsinya sebagai pengawas dan penasihat, Dewan Komisaris tidak terlibat dalam mengambil keputusan kegiatan operasional, kecuali dalam hal:
 - a. Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan Bank Indonesia tentang Batas Maksimum Pemberian Kredit; serta
 - b. Hal-hal lain yang ditetapkan peraturan perundangan yang berlaku;
3. 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;
4. 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; serta
5. Menyampaikan Laporan Pengawasan Rencana Bisnis kepada Otoritas Jasa Keuangan dengan tepat waktu.

Rekomendasi dan Pelaksanaan Tugas

Di tahun 2023, Dewan Komisaris telah melaksanakan pengawasan serta memberikan saran, rekomendasi, dan persetujuan terkait hal-hal berikut:

1. Mengawasi tugas dan tanggung jawab dari masing-masing Direksi;
2. Mengawasi kinerja operasional dan kinerja keuangan Bank Ina;
3. Menyetujui kerangka kerja manajemen risiko dan tinjauan portofolio;
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; serta
10. Memutuskan penunjukan kantor akuntan publik dan/atau akuntan publik yang akan bertugas mengaudit Laporan Keuangan Bank Ina untuk tahun buku 2023.

Duties and Responsibilities

The Board of Commissioners has the following duties and responsibilities:

1. 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;
2. 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:
 - a. Provision of funds to related parties as stipulated in the provisions of Bank Indonesia on Legal Lending Limit; and
 - b. Other matters stipulated by applicable laws and regulations;
3. 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;
4. 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; and
5. Submitting a Business Plan Supervision Report to the Financial Services Authority in a timely manner.

Recommendations and Implementation of Duties

In 2023, the Board of Commissioners supervised and provided advice, recommendations and approvals related to the following matters:

1. Supervising the duties and responsibilities of each member of Board of Directors;
2. Supervising Bank Ina's operational performance and financial performance;
3. Approving the risk management framework and portfolio review;
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; and
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.

Rapat

Pelaksanaan rapat internal Dewan Komisaris wajib dilaksanakan paling kurang 1 kali dalam 2 bulan dan dapat dilaksanakan sesuai kepentingan oleh salah seorang anggota Dewan Komisaris. Dewan Komisaris dapat mengundang Direksi untuk hadir dalam rapat. Rapat Dewan Komisaris dinyatakan sah apabila dihadiri oleh mayoritas anggota Dewan Komisaris. Semua keputusan dalam rapat diupayakan diambil dengan musyawarah untuk mufakat. Akan tetapi, jika tidak tercapai kata mufakat, maka pengambilan keputusan rapat dilakukan berdasarkan suara terbanyak. Adapun keputusan rapat tersebut bersifat mengikat bagi seluruh anggota Dewan Komisaris. Sementara, rapat gabungan dengan komite pendukung Dewan Komisaris merupakan bagian dari rapat internal Dewan Komisaris.

Agenda dan materi rapat disampaikan kepada Dewan Komisaris paling lama 3 hari sebelum rapat dilaksanakan. Hal tersebut bertujuan untuk memberikan waktu bagi Dewan Komisaris memahami agenda dan materi rapat, atau jika ada informasi tambahan yang dibutuhkan oleh anggota Dewan Komisaris sebelum rapat dilaksanakan.

Pada tahun 2023, Dewan Komisaris telah melaksanakan rapat internal sebanyak 21 kali, dengan tingkat kehadiran sebagai berikut.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Inawaty Handojo	Komisaris Utama/Komisaris Independen President Commissioner/Independent Commissioner	21	21	100,00
Yohanes Santoso Wibowo	Komisaris Independen Independent Commissioner	21	19	90,48
Josavia Rachman Ichwan	Komisaris Commissioner	21	21	100,00
Rata-Rata Kehadiran (%) Average Attendance (%)				96,83

Tanggal pelaksanaan rapat, agenda dan materi, serta peserta rapat internal Dewan Komisaris dipaparkan sebagai berikut.

Tanggal Date	Agenda	Kehadiran Attendance		
		IH	YSW	JRI
30 Januari 2023 January 20, 2023	Presentasi SKAI SKAI Presentation	✓	✓	✓
2 Februari 2023 February 2, 2023	Laporan Kepatuhan Semester 2 Tahun 2022. Compliance Report for Semester 2 Year 2022.	✓	✓	✓
2 Februari 2023 February 2, 2023	- Tingkat Kesehatan Bank Semester 2 Tahun 2022; dan - Rencana Kerja Divisi Manajemen Risiko Tahun 2023. - Bank Soundness Level Semester 2 Year 2022; and - Risk Management Division Work Plan for 2023	✓	✓	✓
27 Februari 2023 February 27, 2023	Realisasi Audit sampai periode Februari 2023. Audit realization until February 2023.	✓	✓	✓
29 Maret 2023 March 29, 2023	Evaluasi Penerapan Manajemen Risiko Tahun 2022. Evaluation of Risk Management Implementation in 2022.	✓	✓	✓
5 April 2023 April 5, 2023	Status dan Hasil Pemeriksaan SKAI. Status and Results of SKAI Audit	✓	✓	✓

Meeting

Internal meetings of the Board of Commissioners must be held at least once every 2 months and can be held as needed by a member of the Board of Commissioners. The Board of Commissioners may invite the Board of Directors to attend the meeting. Meetings of the Board of Commissioners are valid if attended by the majority of members of the Board of Commissioners. All decisions in the meeting are attempted to be made by deliberation for consensus. However, if consensus cannot be reached, then the decision of the meeting shall be made based on a majority vote. The meeting decisions are binding for all members of the Board of Commissioners. Meanwhile, 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 3 days prior to the meeting. This aims to provide time for the BOC to understand the agenda and meeting materials, or if there is additional information needed by members of the Board of Commissioners before the meeting is held.

In 2023, the Board of Commissioners conducted internal meetings 21 times, with the following attendance rates.

The dates of the meetings, 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
11 Mei 2023 May 11, 2023	Pembahasan Profil Risiko. Risk Profile Discussion.	✓	✓	✓
31 Mei 2023 May 31, 2023	Status dan Hasil Pemeriksaan SKAI Mei 2023. Status and Results of SKAI Audit May 2023.	✓	-	✓
5 Juli 2023 July 5, 2023	Perubahan Parameter Profil Risiko 2023. Risk Profile Parameter Changes 2023	✓	✓	✓
12 Juli 2023 July 12, 2023	- Status Pemeriksaan SKAI; - Tindak Lanjut Catatan Komite Audit; - Hasil Pemeriksaan SKAI; dan - Status Tindak Lanjut Temuan SKAI, Otoritas Jasa Keuangan, Bank Indonesia, dan kantor akuntan publik (KAP). - Status of SKAI Audit; - Follow-up of Audit Committee Notes; - Results of SKAI Audit; - Follow-up Status of Findings of SKAI, Financial Services Authority, Bank Indonesia, and public accounting firm (KAP).	✓	✓	✓
18 Juli 2023 July 18, 2023	Profil Risiko Triwulan II 2023. Risk Profile of Second Quarter 2023.	✓	✓	✓
20 Juli 2023 July 20, 2023	Laporan Pokok-Pokok & Review Audit Universe Semester 1 Tahun 2023. Report of the Subjects and Review Audit Universe Semester 1 2023.	✓	-	✓
27 Juli 2023 July 27, 2023	Temuan Kredit 25 Debitur Terbesar. Credit Findings of 25 Largest Debtors.	✓	✓	✓
3 Agustus 2023 August 3, 2023	Laporan Kepada Dewan Komisaris: <i>Cyber Security</i> Report to the Board of Commissioners: Cyber Security	✓	✓	✓
6 September 2023 September 6, 2023	- Status Pemeriksaan SKAI; - Tindak Lanjut Catatan Komite Audit; - Hasil Pemeriksaan SKAI dan Kantor Akuntan Publik; dan - Status Tindak Lanjut Temuan SKAI, Otoritas Jasa Keuangan, dan Bank Indonesia. - Status of SKAI Audit; - Follow-up of Audit Committee Notes; - Audit Results of SKAI and Public Accounting Firm; and - Follow-up Status of Findings of SKAI, Financial Services Authority, and Bank Indonesia.	✓	✓	✓
25 Oktober 2023 October 25, 2023	- Status Pemeriksaan, Aktivitas SKAI sampai Akhir Tahun dan Catatan Komite Audit; - Hasil Pemeriksaan Reguler SKAI; - Hasil Pemeriksaan Khusus/Investigasi SKAI; dan - Status Monitoring Temuan SKAI, Otoritas Jasa Keuangan, Bank Indonesia, dan Kantor Akuntan Publik. - Audit Status, SKAI Activities until the End of the Year and Audit Committee Notes; - SKAI Regular Audit Results; - SKAI Special Audit/Investigation Results; and - Monitoring Status of Findings of SKAI, Financial Services Authority, Bank Indonesia, and Public Accounting Firm.	✓	✓	✓
25 Oktober 2023 October 25, 2023	Kinerja Keuangan per 30 September 2023. Financial Performance as of September 30, 2023	✓	✓	✓
30 November 2023 November 30, 2023	Laporan Hasil Analisis Surat Otoritas Jasa Keuangan & Tindak Lanjut Memo Dewan Komisaris. Analysis Report of Financial Services Authority Letter & Follow-up of Board of Commissioners Memo.	✓	✓	✓
30 November 2023 November 30, 2023	- Status Pemeriksaan dan Aktivitas SKAI sampai dengan 29 November 2023; - Audit Universe & RKAT 2024; dan - Status Monitoring Temuan SKAI, Otoritas Jasa Keuangan, dan Bank Indonesia per 31 Oktober 2023. - SKAI Audit Status and Activities up to November 29, 2023; - Audit Universe & RKAT 2024; and - Monitoring Status of Findings of SKAI, Financial Services Authority, and Bank Indonesia as of October 31, 2023.	✓	✓	✓
21 Desember 2023 December 31, 2023	Informasi Rencana Penugasan Usep Hanafiah untuk Membawahi Fungsi <i>Remedial & Special Asset Management</i> dan Penyampaian Calon Pengganti Kepala Divisi Internal Audit PT Bank Ina Perdana Tbk. Information on the Assignment Plan of Usep Hanafiah to Supervise the Remedial & Special Asset Management Function and Submission of Candidates for the Head of Internal Audit Division of PT Bank Ina Perdana Tbk.	✓	✓	✓
21 Desember 2023 December 31, 2023	<i>Risk Dashboard.</i>	✓	✓	✓

Keterangan / Remark:

IH : Inawaty Handoyo

YSW : Yohanes Santoso Wibowo

JRI : Josavia Rachman Ichwan

Komisaris Independen

Dewan Komisaris Bank telah memenuhi ketentuan Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, yang mengatur bahwa paling kurang 50% dari jumlah anggota Dewan Komisaris adalah Komisaris Independen. Pada tahun 2023, Bank memiliki 2 Komisaris Independen dari 3 anggota Dewan Komisaris atau setara dengan 66,67%.

Kriteria Komisaris Independen

Komisaris Independen Bank harus memenuhi kriteria sebagai berikut.

Independent Commissioner

The Bank's Board of Commissioners has complied with the provisions of the Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Governance for Commercial Banks, which stipulates that at least 50% of the members of the Board of Commissioners are Independent Commissioners. In 2023, the Bank had 2 Independent Commissioners out of 3 members of the Board of Commissioners or equivalent to 66.67%.

Independent Commissioner Criteria

Independent Commissioners of the Bank must fulfill the following criteria.

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

Seluruh Komisaris Independen Bank Ina telah menandatangani Surat Pernyataan Independensi dan lulus penilaian kemampuan dan kepatutan (*fit and proper test*) sebagai Komisaris Independen sesuai dengan ketentuan Otoritas Jasa Keuangan tentang penilaian kemampuan dan kepatutan (*fit and proper test*).

Statement of Independence

All Independent Commissioners of Bank Ina have signed a Statement of Independence and passed the fit and proper test as Independent Commissioners in accordance with the provisions of the Financial Services Authority on the fit and proper test.

Sekretaris Dewan Komisaris

Sekretaris Dewan Komisaris merupakan organ pendukung yang berperan membantu pelaksanaan tugas dan tanggung jawab Dewan Komisaris, seperti:

1. Mengadministrasikan undangan rapat Dewan Komisaris;
2. Penghubung Dewan Komisaris dan Direksi;
3. Membuat surat-surat keluar;
4. Mendokumentasikan surat-surat;
5. Menyusun risalah rapat Dewan Komisaris;
6. Memberikan bantuan ringkasan Laporan Manajemen;
7. Menyiapkan bahan rapat Dewan Komisaris;

Secretary of the Board of Commissioners

The Secretary of the Board of Commissioners is a supporting organ whose role is to assist the implementation of the duties and responsibilities of the Board of Commissioners, such as:

1. Administering invitations to the Board of Commissioners' meetings;
2. Liaison between the Board of Commissioners and the Board of Directors;
3. Making outgoing letters;
4. Documenting letters;
5. Preparing minutes of Board of Commissioners' meetings;
6. Aiding with the summary of Management Reports;
7. Preparing materials for the Board of Commissioners' meetings;

8. Mengumpulkan bahan dan informasi yang relevan dengan pelaksanaan tugas Dewan Komisaris;
9. Melakukan koordinasi dengan Sekretaris Perusahaan tentang hal-hal yang berkaitan dengan Dewan Komisaris dan Direksi; serta
10. Melaksanakan tugas kesekretariatan lainnya.

Pada tahun 2023, fungsi Sekretaris Dewan Komisaris dirangkap oleh Kepala Divisi *Corporate Secretary*, yaitu Bapak Feliks Suranta Tarigan.

8. Collecting materials and information relevant to the implementation of the Board of Commissioners' duties;
9. Coordinating with the Corporate Secretary on matters relating to the Board of Commissioners and Board of Directors; and
10. Performing other secretarial duties.

In 2023, the function of Secretary to the Board of Commissioners was concurrently held by the Head of Corporate Secretary Division, Mr. Feliks Suranta Tarigan.

Direksi

Board of Directors

Direksi merupakan organ utama Bank yang mempunyai wewenang dan tanggung jawab penuh atas pengelolaan Bank sesuai dengan maksud dan tujuan Anggaran Dasar. Dalam pelaksanaan tugasnya, Direksi dituntut bersikap profesional, objektif, berpikir strategis, serta mengutamakan kepentingan Bank.

The Board of Directors is the main organ of the Bank which has full authority and responsibility for the management of the Bank in accordance with the purposes and objectives of the Articles of Association. In carrying out its duties, the Board of Directors is required to be professional, objective, think strategically, and prioritize the interests of the Bank.

Pedoman Kerja

Pedoman kerja Direksi Bank Ina merujuk pada Pedoman Penerapan Tata Kelola No. COM/001/01/0319 tertanggal 29 Maret 2019.

Charter

The Board of Directors Charter of Bank Ina refer to the Governance Implementation Guidelines No. COM/001/01/0319 dated March 29, 2019.

Jumlah, Komposisi, dan Independensi

Jumlah

Per 31 Desember 2023, anggota Direksi terdiri dari 5 orang. Jumlah tersebut telah melampaui ketentuan Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, yang menetapkan Bank wajib memiliki anggota Direksi dengan jumlah paling sedikit 3 orang.

Komposisi

Direksi Bank terdiri dari 1 Direktur Utama, 1 Wakil Direktur Utama, dan 3 Direktur, yang diangkat dan diberhentikan dalam RUPS. Bank senantiasa memastikan bahwa anggota Direksi yang diangkat telah memenuhi kriteria sebagai Direksi seperti yang disampaikan dalam Anggaran Dasar Bank dan Pedoman Penerapan Tata Kelola Bank, serta telah lulus dalam uji kemampuan dan kepatutan (*fit and proper test*) dari Otoritas Jasa Keuangan.

Number, Composition, and Independency

Number

As of December 31, 2023, the Board of Directors consisted of 5 members. This number has exceeded the provisions of the Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Governance for Commercial Banks, which stipulates that the Bank must have at least 3 members of the Board of Directors.

Composition

The Bank's Board of Directors consists of 1 President Director, 1 Vice President Director, and 3 Directors, who are appointed and dismissed in the GMS. The Bank always ensures that the appointed members of the Board of Directors have met the criteria as Directors as stated in the Bank's Articles of Association and the Bank's Corporate Governance Implementation Guidelines, and have passed the fit and proper test from Financial Services Authority.



Pada tahun 2023, komposisi Direksi Bank Ina diungkapkan sebagai berikut.

In 2023, the composition of Bank Ina's Board of Directors was as follows.

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Persetujuan Bank Indonesia/ Otoritas Jasa Keuangan Approval from Bank Indonesia/ Financial Services Authority	Akhir Periode Jabatan End of Term of Office
Henry Koenafi⁽¹⁾	Direktur Utama	- Akta RUPS Luar Biasa No. 1 tanggal 9 Januari 2023 (sebagai Direktur <i>Retail Banking</i>); serta - Akta RUPS Luar Biasa No. 13 tanggal 19 Mei 2023 (sebagai Direktur Utama).	- Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEP-24/D.03/2023 tanggal 16 Februari 2023 (sebagai Direktur <i>Retail Banking</i>); serta - Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEPR-89/D.03/2023 tanggal 9 Agustus 2023 (sebagai Direktur Utama).	Sampai dengan ditutupnya RUPS Tahunan 2024.
	President Director	- Deed of Extraordinary GMS No. 1 dated January 9, 2023 (as Retail Banking Director); and - Deed of Extraordinary GMS No. 13 dated May 19, 2023 (as President Director).	- Decision of Members of the Board of Commissioners of Financial Services Authority No. KEP-24/D.03/2023 dated February 16, 2023 (as Retail Banking Director); and - Decision of Members of the Board of Commissioners of Financial Services Authority No. KEPR-89/D.03/2023 dated August 9, 2023 (as President Director).	Until the closing of the Annual GMS in 2024.
Daniel Budirahayu⁽²⁾	Direktur Utama	- Akta RUPS Tahunan No. 107 tanggal 25 Mei 2018; serta - Akta RUPS Tahunan No. 03 tanggal 3 Juni 2022.	Keputusan Deputi Komisiner Pengawas Perbankan I Otoritas Jasa Keuangan No. Kep-26/PB.1/2018 tanggal 25 Juli 2018.	Sampai dengan Maret 2023.
	President Director	- Deed of Annual GMS No. 107 dated May 25, 2018; and - Deed of Annual GMS No. 03 dated June 3, 2022.	Decree of Deputy Commissioner of Banking Supervision I of Financial Services Authority No. Kep-26/PB.1/2018 dated July 25, 2018.	Until March 2023
Yulius Purnama Junaedi⁽³⁾	Wakil Direktur Utama	- Akta RUPS Luar Biasa No. 07 tanggal 16 Juni 2021 (sebagai Direktur <i>Digital Banking</i>); - Akta RUPS Tahunan No. 03 tanggal 3 Juni 2022 (sebagai Direktur <i>Digital Banking</i>); serta - Akta RUPS Luar Biasa No. 13 tanggal 19 Mei 2023 (sebagai Wakil Direktur Utama).	- Keputusan Anggota Dewan Komisaris Otoritas Jasa Keuangan No. Kep-134/D.03/2021 tanggal 14 September 2021 (sebagai Direktur <i>Digital Banking</i>); serta - Keputusan Anggota Dewan Otoritas Jasa Keuangan No. KEPR-90/D.03/2023 tanggal 7 Agustus 2023 (sebagai Wakil Direktur Utama).	Sampai dengan ditutupnya RUPS Tahunan 2024.
	Vice Director	- Deed of Extraordinary GMS No. 07 dated June 16, 2021 (as Digital Banking Director); - Deed of Annual GMS No. 03 dated June 3, 2022 (as Digital Banking Director); and - Deed of Extraordinary GMS No. 13 dated May 19, 2023 (as Vice President Director)	- Decree of Members of the Board of Commissioners of the Financial Services Authority No. Kep-134/D.03/2021 dated September 14, 2021 (as Digital Banking Director); and - Decision of the Board Members of the Financial Services Authority No. KEPR-90/D.03/2023 dated August 7, 2023 (as Vice President Director).	Until the closing of the Annual GMS in 2024.
Kiung Hui Ngo	Direktur Keuangan	- Akta No. 105 tanggal 27 November 2013; - Akta RUPS Tahunan No. 107 tanggal 25 Mei 2018; serta - Akta RUPS Tahunan No. 03 tanggal 3 Juni 2022.	Surat Bank Indonesia No. 15/108/GBI/DPIP/Rahasia tanggal 18 November 2013.	Sampai dengan ditutupnya RUPS Tahunan 2024.
	Director of Finance	- Deed No. 105 dated November 27, 2013; - Deed of Annual GMS No. 107 dated May 25, 2018; and - Deed of Annual GMS No. 03 dated June 3, 2022.	Bank Indonesia Letter No. 15/108/GBI/DPIP/Rahasia dated November 18, 2013.	Until the closing of the Annual GMS in 2024.

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Persetujuan Bank Indonesia/ Otoritas Jasa Keuangan Approval from Bank Indonesia/ Financial Services Authority	Akhir Periode Jabatan End of Term of Office
Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance	- Akta RUPS Luar Biasa No. 01 tanggal 3 September 2021; serta - Akta RUPS Tahunan No. 03 tanggal 3 Juni 2022. - Deed of Extraordinary GMS No. 01 dated September 3, 2021; and - Deed of Annual GMS No. 03 dated June 3, 2022.	Keputusan Anggota Dewan Komisaris Otoritas Jasa Keuangan No. Kep-133/D.03/2021 tanggal 14 September 2021. Decree of Members of the Board of Commissioners of the Financial Services Authority No. Kep-133/D.03/2021 dated September 14, 2021.	Sampai dengan ditutupnya RUPS Tahunan 2024. Until the closing of the Annual GMS in 2024.
Yandy Ramadhani***)	Direktur Bisnis Retail Director of Retail Banking	- Akta RUPS Tahunan No. 176 tanggal 16 Juni 2023. - Deed of Annual GMS No. 176 dated June 16, 2023.	Keputusan Anggota Dewan Komisaris Otoritas Jasa Keuangan No. KEPR-101/d.03/2023 tanggal 21 Agustus 2023. Decision of the Board Members of the Financial Services Authority No. KEPR-101/d.03/2023 dated August 21, 2023.	Sampai dengan ditutupnya RUPS Tahunan 2024. Until the closing of the Annual GMS in 2024.

*) Efektif menjabat sejak 9 Agustus 2023. / Effective in position from August 9, 2023.

**) Telah meninggal dunia pada tanggal 22 Maret 2023. / Passed away on March 22, 2023.

***) Efektif menjabat sejak 23 Agustus 2023. / Effective in position from August 23, 2023.

Independensi

Seluruh anggota Direksi Bank menjunjung tinggi sikap independensi serta berupaya untuk melaksanakan tugas dan tanggung jawabnya secara profesional dan penuh kehati-hatian, agar mendukung terciptanya perkembangan bisnis yang berkelanjutan.

Independency

All members of the Bank's Board of Directors uphold an attitude of independence and strive to carry out their duties and responsibilities in a professional and prudent manner, in order to support the creation of sustainable business development.

Kebijakan Keberagaman Komposisi

Per 31 Desember 2023, Bank belum memiliki kebijakan tertulis mengenai keberagaman komposisi Direksi. Akan tetapi, komposisi Direksi Bank telah menunjukkan keberagaman, baik dari pendidikan, pengalaman kerja, usia, serta jenis kelamin, yang dipaparkan sebagai berikut.

Composition Diversity Policy

As of December 31, 2023, the Bank did not have a written policy regarding the diversity of the composition of the Board of Directors. However, the composition of the Bank's Board of Directors has shown diversity, in terms of education, work experience, age, and gender, as described 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, akuntansi, serta ekonomi keuangan. 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, accounting, and financial economics.
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 48-64 tahun. The average age of the Bank's Board of Directors is 48-64 years.
Jenis Kelamin Gender	Terdapat 1 orang anggota Direksi berjenis kelamin wanita. There is 1 member of the Board of Directors who is female.

Tugas dan Tanggung Jawab

Direksi memiliki tugas dan tanggung jawab sebagai berikut:

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. Berdasarkan 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; serta
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 Board of Directors has the following duties and responsibilities:

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; and
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 masing-masing anggota Direksi diuraikan sebagai berikut.

Division of Duties and Responsibilities

The division of duties and responsibilities of each member of the Board of Directors is described as follows.

Nama Name	Jabatan Position	Pembagian Tugas Division of Duties	
Henry Koenaifi^{*)}	Direktur Utama President Director	Membawahi unit kerja: • Audit Internal; • Kredit Review; • Human Capital; serta • Remedial & Special Asset Management.	Supervise the work unit: • SKAI; • Credit Review; • Human Capital; and • Remedial and Special Asset Management.
Yulius Purnama Junaedi^{*)}	Wakil Direktur Utama Vice President Director	Membawahi unit kerja: • Digital Solutions & Partnership; • Digital Technology; • Branch & Commercial Technology; • Technology Operations & Control Unit; • Operation Development; • Credit Administration; • Digital Operation; serta • Treasury Operation.	Supervise the work unit: • Digital Solutions & Partnership; • Digital Technology; • Branch and Commercial Technology; • Technology Operations and Control Unit; • Operation Development; • Credit Administration; • Digital Operation; and • Treasury Operation.
Kiung Hui Ngo	Direktur Keuangan Director of Finance	Membawahi unit kerja: • Treasury; • General Services & Procurement; • Akuntansi dan Perencanaan Keuangan; • Sistem Informasi Manajemen (SIM) & Pelaporan; serta • Kustodian.	Supervise the work unit: • Treasury; • General Services and Procurement; • Accounting and Financial Planning; • Management Information System (MIS) and Reporting; and • Custodian.
Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance	Membawahi unit kerja: • Manajemen Risiko; • Kebijakan, Sistem, & Prosedur; • Digital Governance; • Kepatuhan & Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT); • Corporate Secretary; serta • Legal.	Supervise the work unit: • Risk Management; • Policies, Systems, and Procedures; • Digital Governance; • Compliance and Anti-Money Laundering and Counter-Terrorism Financing (AML-CTF) Regime; and • Corporate Secretary; and • Legal.
Yandy Ramadhani^{**)}	Direktur Bisnis Retail Director of Retail Business	Membawahi unit kerja: • Network & Branch Development; • Priority & Wealth Management; • Consumer Loans; • Marketing Communication; • Marketing Strategy & Sales Management; serta • Branch Operation & Control Unit.	Supervise the work unit: • Network and Branch Development; • Priority and Wealth Management; • Consumer Loans; • Marketing Communication; • Marketing Strategy and Sales Management; and • Branch Operation and Control Unit.

^{*)} Efektif menjabat sejak 9 Agustus 2023. / Effective in position from August 9, 2023.

^{**)} Efektif menjabat sejak 23 Agustus 2023. / Effective in position from August 23, 2023.

Rekomendasi dan Pelaksanaan Tugas

Direksi Bank telah menjalankan tugas dan tanggung jawabnya dengan baik, serta telah memberikan rekomendasi dan menetapkan berbagai keputusan untuk meningkatkan kinerja operasional dan keuangan. Adapun tugas dan tanggung jawab yang telah dilaksanakan oleh Direksi selama tahun 2023, yaitu:

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; serta
8. Pelaksanaan tugas lainnya terkait kepengurusan Bank.

Recommendations and Implementation of Duties

The Bank's Board of Directors has carried out its duties and responsibilities well, and has provided recommendations and made various decisions to improve operational and financial performance. The duties and responsibilities that were carried out by the Board of Directors throughout 2023 were:

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; and
8. Implementation of other duties related to the management of the Bank.

Rapat

Rapat Internal Direksi

Rapat internal Direksi wajib dilaksanakan paling kurang 12 kali dalam setahun. Selain itu, Direksi berhak mengundang staf Bank untuk hadir dalam rapat internal tersebut. Rapat Direksi dinyatakan sah apabila dihadiri oleh mayoritas anggota Direksi dengan mekanisme pengambilan keputusan melalui musyawarah untuk mufakat. Apabila tidak terdapat kata mufakat, maka pengambilan keputusan dilakukan berdasarkan suara terbanyak. Pelaksanaan rapat internal Direksi dipimpin oleh Direktur Utama, namun apabila berhalangan hadir, maka rapat dapat dipimpin oleh anggota Direksi lainnya yang ditunjuk oleh Direktur Utama. Pada tahun 2023, Direksi telah melaksanakan rapat internal sebanyak 38 kali, dengan tingkat kehadiran sebagai berikut.

Meeting

Board of Directors' Internal Meeting

Internal meetings of the Board of Directors must be held at least 12 times a year. In addition, the Board of Directors has the right to invite the Bank's staff to attend the internal meetings. Meetings of the Board of Directors are valid if attended by the majority of members of the Board of Directors with a decision-making mechanism through deliberation for consensus. If there is no consensus, then decision making is based on a majority vote. Internal meetings of the Board of Directors are chaired by the President Director, but if he/she is unable to attend, the meeting may be chaired by another member of the Board of Directors appointed by the President Director. In 2023, the Board of Directors held 38 internal meetings, with the following attendance rates.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Henry Koenai ^{*)}	Direktur Utama President Director	38	33	86,84
Daniel Budirahayu ^{**)}	Direktur Utama President Director	9	9	100,00
Yulius Purnama Junaedi ^{*)}	Wakil Direktur Utama Vice President Director	38	37	97,37
Kiung Hui Ngo	Direktur Keuangan Director of Finance	38	35	92,11
Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance	38	35	92,11
Yandy Ramadhani ^{***)}	Direktur Bisnis <i>Retail</i> Director of Retail Business	14	12	85,71
Rata-Rata Kehadiran (%) Average Attendance (%)				92,36

^{*)} Efektif menjabat sejak 9 Agustus 2023. / Effective in position from August 9, 2023.

^{**)} Telah meninggal dunia pada tanggal 22 Maret 2023. / Passed away on March 22, 2023.

^{***)} Efektif menjabat sejak 23 Agustus 2023. / Effective in position from August 23, 2023.

Tanggal pelaksanaan rapat, agenda dan materi, serta peserta rapat internal Direksi dipaparkan sebagai berikut.

The dates of the meetings, agendas and materials, and participants of the internal meetings of the Board of Directors are presented below.

Tanggal Date	Agenda	Kehadiran Attendance					
		HK	DB ^{**)}	YPJ	KHN	AT	YR
12 Januari 2023 January 12, 2023	Rapat Direksi Perdana di Tahun 2023 dan Perkenalan Bapak Henry Koenai ^{*)} selaku Direktur Bank Ina yang Baru. First Board of Directors Meeting in 2023 and Introduction of Mr. Henry Koenai ^{*)} as the New Director of Bank Ina.	✓	✓	✓	✓	✓	
16 Januari 2023 January 16, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	-	✓	✓	✓	✓	
30 Januari 2023 January 30, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	-	✓	✓	✓	✓	
13 Februari 2023 February 13, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	-	✓	✓	✓	✓	
20 Februari 2023 February 20, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓	✓	✓	✓	✓	
27 Februari 2023 February 27, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓	✓	✓	✓	✓	
6 Maret 2023 March 6, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓	✓	-	✓	✓	



Tanggal Date	Agenda	Kehadiran Attendance					
		HK	DB**	YPJ	KHN	AT	YR
13 Maret 2023 March 13, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓	✓	✓	✓	✓	
20 Maret 2023 March 20, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓	✓	✓	✓	✓	
27 Maret 2023 March 27, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	-		✓	✓	✓	
3 April 2023 April 3, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓		✓	✓	✓	
10 April 2023 April 10, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓		✓	✓	✓	
17 April 2023 April 17, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓		✓	✓	✓	
8 Mei 2023 May 8, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	-		✓	✓	✓	
22 Mei 2023 May 22, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓		✓	✓	✓	
5 Juni 2023 June 5, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓		✓	✓	✓	
19 Juni 2023 June 19, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓		✓	✓	✓	✓
26 Juni 2023 June 26, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓		✓	✓	✓	✓
3 Juli 2023 July 3, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓		✓	✓	✓	✓
10 Juli 2023 July 10, 2023	• Presentasi Rencana Pembukaan Kantor Cabang/Kantor Cabang Pembantu sampai dengan Desember 2023 dan <i>Launching</i> PT Bank Ina Perdana Tbk Prioritas; serta • <i>Update</i> tentang Beberapa Usul Proses Perkreditan. • Presentation of Branch Office / Sub-Branch Office Opening Plan until December 2023 and Launching of PT Bank Ina Perdana Tbk Priority; and • Update on Several Proposed Credit Processes.	✓		✓	✓	✓	✓
17 Juli 2023 July 17, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓		✓	✓	✓	
24 Juli 2023 July 24, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓		✓	✓	-	
7 Agustus 2023 August 7, 2023	• Pencapaian Posisi Bulan Juli 2023 dan Target Bulan Agustus 2023; serta • Suku Bunga CASA. • Achievement of July 2023 Position and August 2023 Target; and • CASA Interest Rate	✓		✓	✓	-	
21 Agustus 2023 August 21, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓		✓	✓	-	
28 Agustus 2023 August 28, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓		✓	✓	✓	✓
4 September 2023 September 4, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓		✓	✓	✓	-
11 September 2023 September 11, 2023	• <i>Update</i> acara <i>Customer Gathering</i> 13 September 2023; serta • <i>Update Cash Management</i> (Indomobil Group). • Update on Customer Gathering event on September 13, 2023; and • Cash Management Update (Indomobil Group).	✓		✓	✓	✓	✓
18 September 2023 September 18, 2023	• Validasi Nomor Induk Kependudukan (NIK) dan Nomor Pokok Wajib Pajak (NPWP) Nasabah 16 Digit; serta • Presentasi Rencana Pembukaan Kantor Cabang/Kantor Cabang Pembantu di Tahun 2024. • Validation of 16 Digit Customer Identification Number (NIK) and Taxpayer Identification Number (NPWP); and • Presentation of Branch Office / Sub-Branch Office Opening Plan in 2024.	✓		✓	-	✓	✓
25 September 2023 September 25, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓		✓	-	✓	✓
2 Oktober 2023 October 2, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓		✓	✓	✓	✓

Tanggal Date	Agenda	Kehadiran Attendance					
		HK	DB**	YPJ	KHN	AT	YR
23 Oktober 2023 October 23, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓		✓	✓	✓	✓
30 Oktober 2023 October 30, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓		✓	✓	✓	✓
6 November 2023 November 6, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓		✓	✓	✓	✓
13 November 2023 November 13, 2023	- Laporan Hasil Analisis Surat Imbauan Otoritas Jasa Keuangan dan Tindak Lanjut Memo Dewan Komisaris; serta - Rencana Kerja Sama <i>Corporate Social Responsibility</i> dan Pemilihan Vendor Laporan Tahunan 2023. - Analysis Report on Appeal Letter of the Financial Services Authority and Follow-up Memo of the Board of Commissioners; and - Corporate Social Responsibility Cooperation Plan and Vendor Selection Annual Report 2023	✓		✓	✓	✓	✓
20 November 2023 November 20, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓		✓	✓	✓	✓
28 November 2023 November 28, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓		✓	-	✓	-
4 Desember 2023 December 4, 2023	- Pertemuan dengan Vendor <i>Safe Deposit Box</i> KC Melawai (PT Sentra Mega Perdana - Solingen); serta - Pembahasan Penilaian Kriteria Cabang. - Meeting with KC Melawai <i>Safe Deposit Box</i> Vendor (PT Sentra Mega Perdana - Solingen); and - Discussion on Branch Criteria Assessment.	✓		✓	✓	✓	✓
11 Desember 2023 December 11, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues	✓		✓	✓	✓	✓

Keterangan / Remark:

HK : Henry Koenafi KHN : Kiung Hui Ngo
DB : Daniel Budirahayu AT : Adhiputra Tanoyo
YPJ : Yulius Purnama Junaedi YR : Yandy Ramadhani

**) Telah meninggal dunia pada tanggal 22 Maret 2023 / Passed away on March 22, 2023.

Rapat Gabungan dengan Dewan Komisaris

Untuk memperkuat koordinasi dan komunikasi, Dewan Komisaris dan Direksi melaksanakan rapat gabungan paling kurang 1 kali dalam 4 bulan. Adapun materi rapat gabungan membahas berbagai kebijakan dan keputusan strategis Direksi yang disampaikan kepada Dewan Komisaris untuk ditelaah, mendapatkan saran pengembangan, dan disetujui apabila kebijakan tersebut membutuhkan persetujuan anggota Dewan Komisaris.

Selama tahun 2023, Dewan Komisaris dan Direksi telah melaksanakan rapat gabungan sebanyak 4 kali, dengan tingkat kehadiran sebagai berikut.

Joint Meeting with the Board of Commissioners

To strengthen coordination and communication, the Board of Commissioners and the Board of Directors hold joint meetings at least once every four months. The material of the joint meeting discusses various policies and strategic decisions of the Board of Directors submitted to the Board of Commissioners for review, development suggestions, and approval if the policy requires the approval of members of the Board of Commissioners.

During 2023, the Board of Commissioners and the Board of Directors held 4 joint meetings, with the following attendance rates.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Inawaty Handojo	Komisaris Utama/Komisaris Independen President Commissioner/Independent Commissioner	4	4	100,00
Yohanes Santoso Wibowo	Komisaris Independen Independent Commissioner	4	4	100,00
Josavia Rachman Ichwan	Komisaris Commissioner	4	4	100,00
Henry Koenafi ^{*)}	Direktur Utama President Director	4	4	100,00

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Daniel Budirahayu**)	Direktur Utama President Director	-	-	-
Yulius Purnama Junaedi*)	Wakil Direktur Utama Vice President Director	4	3	75,00
Kiung Hui Ngo	Direktur Keuangan Director of Finance	4	4	100,00
Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance	4	4	100,00
Yandy Ramadhani***)	Direktur Bisnis Retail Director of Retail Business	2	1	50,00
Rata-Rata Kehadiran (%) Average Attendance (%)				90,63

*) Efektif menjabat sejak 9 Agustus 2023. / Effective in position from August 9, 2023.

**) Telah meninggal dunia pada tanggal 22 Maret 2023. / Passed away on March 22, 2023.

***) Efektif menjabat sejak 23 Agustus 2023. / Effective in position from August 23, 2023.

Tanggal pelaksanaan rapat, agenda dan materi, serta peserta rapat gabungan Dewan Komisaris dan Direksi dipaparkan sebagai berikut.

The date of the meeting, agenda and materials, as well as the participants of the joint meeting of the Board of Commissioners and the Board of Directors are presented below.

Tanggal Date	Agenda	Kehadiran Attendance								
		IH	YSW	JRI	DB**)	HK	YPJ	KHN	AT	YR
24 Maret 2023 March 24, 2023	Rapat Direksi dan Dewan Komisaris. Board of Directors and Board of Commissioners meeting	✓	✓	✓		✓	✓	✓	✓	
17 Mei 2023 May 17, 2023	Laporan dan Penjelasan Direktur Bidang serta Pembahasan Masalah. Field Director's Report and Explanation and Discussion of Issues.	✓	✓	✓		✓	-	✓	✓	
6 Oktober 2023 October 6, 2023	Rapat Direksi dan Dewan Komisaris. Board of Directors and Board of Commissioners meeting	✓	✓	✓		✓	✓	✓	✓	✓
28 November 2023 November 28, 2023	Finalisasi Rencana Bisnis Bank 2024-2026. Finalization of Bank Business Plan 2024-2026.	✓	✓	✓		✓	✓	✓	✓	-

IH : Inawaty Handojo

YSW : Yohanes Santoso Wibowo

JRI : Josavia Rachman Ichwan

DB : Daniel Budirahayu

HK : Henry Koenafi

YPJ : Yulius Purnama Junaedi

KHN : Kiung Hui Ngo

AT : Adhiputra Tanoyo

YR : Yandy Ramadhani

**) Telah meninggal dunia pada tanggal 22 Maret 2023. / Passed away on March 22, 2023.

Sekretaris Direksi

Sekretaris Direksi merupakan organ pendukung Direksi yang bertanggung jawab dalam membantu pelaksanaan tugas anggota Direksi, seperti:

1. Mengadministrasikan undangan rapat Direksi;
2. Penghubung Dewan Komisaris dan Direksi;
3. Membuat surat-surat keluar;
4. Mendokumentasikan surat-surat;
5. Menyusun risalah rapat Direksi;
6. Memberikan bantuan ringkasan Laporan Manajemen;
7. Menyiapkan bahan rapat Direksi;

Secretary of the Board of Directors

The Secretary of the Board of Directors is a supporting organ of the Board of Directors that is responsible for assisting the implementation of the duties of the members of the Board of Directors, such as:

1. Administering invitations to meetings of the Board of Directors;
2. Liaison between the Board of Commissioners and the Board of Directors;
3. Preparing outgoing letters;
4. Documenting letters;
5. Preparing minutes of meetings of the Board of Directors;
6. Providing assistance with a summary of Management Reports;
7. Preparing materials for the Board of Directors meeting;

8. Mengumpulkan bahan dan informasi yang relevan dengan pelaksanaan tugas Direksi;
9. Melakukan koordinasi dengan Sekretaris Perusahaan tentang hal-hal yang berkaitan dengan Dewan Komisaris dan Direksi; serta
10. Melaksanakan tugas kesekretariatan lainnya.

Pada tahun 2023, pelaksanaan tugas Sekretaris Direksi Bank dijalankan oleh Feliks Suranta Tarigan.

8. Collecting materials and information relevant to the implementation of the duties of the Board of Directors;
9. Coordinating with the Corporate Secretary on matters relating to the Board of Commissioners and Directors; and
10. Carrying out other secretarial duties.

In 2023, the duties of the Secretary of the Bank's Board of Directors were carried out by Feliks Suranta Tarigan.

Transparansi Informasi tentang Dewan Komisaris dan Direksi

Transparency of Information of the Board of Commissioners and Board of Directors

Rangkap Jabatan

Kebijakan rangkap jabatan Dewan Komisaris dan Direksi berpedoman pada Pasal 15 dan Pasal 46 Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, yang diungkapkan sebagai berikut.

Concurrent Positions

Concurrent Positions policy of the Board of Commissioners and Directors is guided by Article 15 and Article 46 of the Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Governance for Commercial Banks, which is disclosed as follows.

Nama Name	Jabatan Position	Bank/Perusahaan/Lembaga Lain Other Banks/Companies/Institutions	
		Nama Perusahaan Company Name	Jabatan Position
Inawaty Handojo	Komisaris Utama/Komisaris Independen President Commissioner/Independent 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 Koenai ^{*)}	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 Director of Retail Business	Tidak Ada None	Tidak Ada None

^{*)} Efektif menjabat sejak 9 Agustus 2023. / Effective in position from August 9, 2023.

^{**)} Efektif menjabat sejak 23 Agustus 2023. / Effective in position from August 23, 2023.

Kepemilikan Saham

Per 31 Desember 2023, anggota Dewan Komisaris dan Direksi tidak mempunyai saham, baik kepemilikan individual ataupun kepemilikan bersama yang melebihi 25% dari modal disetor di Bank ataupun di perusahaan lain. Informasi terkait Kepemilikan Saham Dewan Komisaris dan Direksi telah diungkapkan pada bab Profil Perusahaan dalam Laporan Tahunan ini.

Hubungan Afiliasi

Kebijakan hubungan afiliasi Bank Ina berpedoman pada Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, yaitu anggota Dewan Komisaris dan anggota Direksi tidak diperkenankan untuk mempunyai hubungan keluarga sampai derajat kedua dengan sesama anggota Dewan Komisaris dan Direksi. Masing-masing anggota Dewan Komisaris dan Direksi juga diwajibkan untuk mengungkapkan hubungan keuangan dan hubungan keluarga dengan anggota Dewan Komisaris dan Direksi lain, serta Pemegang Saham Pengendali Bank. Informasi terkait hubungan afiliasi anggota Dewan Komisaris dan Direksi sebagai berikut.

Shareholding

As of December 31, 2023, members of the Board of Commissioners and Board of Directors did not have shares, either individual ownership or joint ownership that exceed 25% of the paid-up capital in the Bank or in other companies. Information related to the Share Ownership of the Board of Commissioners and Directors has been disclosed in the Company Profile chapter in this Annual Report.

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, namely members of the Board of Commissioners and members of the Board of Directors are not allowed to have family relationships up to the second degree with fellow members of the Board of Commissioners and Board of Directors. Each member of the Board of Commissioners and Board of Directors is also required to disclose financial and family relationships with other members of the Board of Commissioners and Board of Directors, as well as the Controlling Shareholders of the Bank. Information related to affiliate relationships of members of the Board of Commissioners and Board of Directors is as follows.

Nama Name	Jabatan Positionig	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/ Komisaris Independen President Commissioner/ Independent 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 Koenaifi¹⁾	Direktur Utama President Director	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No
Yulius Purnama Junaedi¹⁾	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

Nama Name	Jabatan Positionig	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	
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 Director of Retail Business	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No

* Efektif menjabat sejak 9 Agustus 2023. / Effective in position from August 9, 2023.

** Efektif menjabat sejak 23 Agustus 2023. / Effective in position from August 23, 2023.

Kebijakan Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris dan Direksi

Kebijakan di seluruh level organisasi Bank, setiap karyawan memiliki kesempatan yang setara dalam mendapatkan pendidikan dan pelatihan. Selain itu, program pelatihan dan/atau peningkatan kompetensi Dewan Komisaris dan Direksi diperlukan agar anggota Dewan Komisaris dan Direksi dapat senantiasa memperbarui informasi terkait perkembangan industri perbankan terkini dan peraturan perundang-undangan yang berlaku sebagai bentuk antisipasi atas masalah yang timbul di kemudian hari bagi keberlangsungan dan kemajuan Bank. Informasi terkait pelatihan dan/atau peningkatan kompetensi Dewan Komisaris dan Direksi telah diungkapkan pada bab Profil Perusahaan dalam Laporan Tahunan ini.

Program Orientasi

Program orientasi adalah program pengenalan yang diselenggarakan bagi anggota Dewan Komisaris dan anggota Direksi yang baru diangkat. Pengenalan tersebut dimulai dari pengenalan antar Dewan Komisaris dan Direksi, Pejabat Eksekutif, Kepala Divisi/Kepala Satuan Kerja, Sekretaris Perusahaan, anggota komite di bawah Dewan Komisaris, Sekretaris Dewan Komisaris, serta pejabat lainnya. Pada pelaksanaan program orientasi, anggota Dewan Komisaris dan Direksi yang baru menerima informasi terkait Bank, yang terdiri dari:

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;

Training and/or Competency Development Policy for the Board of Commissioners and Board of Directors

At all levels of the Bank's organization, every employee has an equal opportunity to receive education and training. In addition, training and/or competency improvement programs for the Board of Commissioners and Board of Directors are required so that members of the Board of Commissioners and Board of Directors can keep up to date with the latest developments in the banking industry and applicable laws and regulations as a form of anticipation of problems that may arise in the future for the sustainability and progress of the Bank. Information related to training and/or competency improvement of the Board of Commissioners and Board of Directors has been disclosed in the Company Profile chapter in this Annual Report.

Orientation Program

The orientation program is an introductory program held for newly appointed members of the Board of Commissioners and Board of Directors. The introduction begins with the introduction of the Board of Commissioners and Directors, Executive Officers, Head of Division/Head of Work Unit, Corporate Secretary, members of committees under the Board of Commissioners, Secretary of the Board of Commissioners, and other officials. During the orientation program, new members of the Board of Commissioners and Board of Directors receive information related to the Bank, consisting of:

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. 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

Penilaian kinerja Dewan Komisaris dilakukan dengan metode penilaian sendiri atau *self-assessment*. Sementara penilaian kinerja Direksi dilakukan oleh Dewan Komisaris, baik secara individual maupun kolektif berdasarkan unsur-unsur penilaian kinerja yang disusun oleh Komite Nominasi dan Remunerasi. Penilaian kinerja dilakukan di setiap akhir periode dengan kriteria sebagai berikut:

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.

Selanjutnya, hasil penilaian kinerja Dewan Komisaris dan Direksi disampaikan dan dilaporkan kepada Pemegang Saham dalam RUPS Tahunan, melalui penyampaian Laporan Pengawasan Bank oleh Dewan Komisaris dan Laporan Pengelolaan Bank oleh Direksi. Setelah menelaah laporan tersebut, Pemegang Saham menerima, menyetujui, serta memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*acquitt et de charge*) kepada anggota Dewan Komisaris dan Direksi Bank atas pelaksanaan tugas dan tanggung jawab selama periode tersebut.

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 Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Perusahaan bagi Bank Umum. Kriteria penilaian tersebut mengutamakan efektivitas pelaksanaan tugas dan tanggung jawab dari Dewan Komisaris dan Direksi selama tahun buku.

Penilaian Kinerja Komite Pendukung Dewan Komisaris

Komite pendukung Dewan Komisaris Bank terdiri dari Komite Audit, Komite Nominasi dan Remunerasi, serta Komite Pemantau Risiko. Kinerja komite pendukung Dewan Komisaris tersebut

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

The performance assessment of the Board of Commissioners is conducted using the self-assessment method. Meanwhile, the performance assessment of the Board of Directors is carried out by the Board of Commissioners, both individually and collectively based on the elements of performance assessment prepared by the Nomination and Remuneration Committee. The performance assessment is conducted at the end of each period with the following criteria:

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.

Furthermore, the results of the performance assessment of the Board of Commissioners and the Board of Directors are submitted and reported to the Shareholders at the Annual GMS, through the submission of the Bank's Supervisory Report by the Board of Commissioners and the Bank's Management Report by the Board of Directors. After reviewing the report, the Shareholders accepted, approved, and granted full release and discharge (*acquitt et de charge*) to the members of the Bank's Board of Commissioners and Board of Directors for the implementation of their duties and responsibilities during the period.

The performance assessment of the Board of Commissioners and the Board of Directors is also conducted through GCG self-assessment guided by Financial Services Authority Regulation No. 17 of 2023 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on the Implementation of Corporate Governance for Commercial Banks. The assessment criteria prioritize the effectiveness of the 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 supporting committees of the Bank's Board of Commissioners consist of the Audit Committee, Nomination and Remuneration Committee, and Risk Monitoring Committee. The performance

dievaluasi secara berkala oleh Dewan Komisaris dengan kriteria penilaian sebagai berikut:

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.

Pada tahun 2023, Dewan Komisaris menilai seluruh komite pendukung Dewan Komisaris telah menjalankan tugas dan tanggung jawabnya dengan baik dan efektif serta membantu pelaksanaan tugas Dewan Komisaris di sepanjang tahun 2023.

Penilaian Kinerja Komite Pendukung Direksi

Komite pendukung Direksi Bank terdiri dari Komite Manajemen Risiko, Komite Kredit, Komite Kebijakan Perkreditan, ALCO, Komite Pengarah Teknologi Informasi, dan Komite Produk. Kinerja komite pendukung Direksi tersebut dievaluasi secara berkala oleh Direksi dengan kriteria penilaian sama dengan kriteria penilaian kinerja komite pendukung Dewan Komisaris.

Pada tahun 2023, Direksi menilai seluruh komite pendukung Direksi telah menjalankan tugas dan tanggung jawabnya dengan baik dan efektif serta membantu pelaksanaan tugas Direksi di sepanjang tahun 2023.

Kebijakan Nominasi Dewan Komisaris dan Direksi

Proses nominasi Dewan Komisaris dan Direksi Bank Ina merupakan bagian dari tanggung jawab Komite Nominasi dan Remunerasi. Alur proses nominasi tersebut, yakni Komite Nominasi dan Remunerasi menyerahkan daftar nama calon anggota Dewan Komisaris dan Direksi dalam pelaksanaan rapat internal Dewan Komisaris. Calon anggota Dewan Komisaris dan Direksi terpilih karena telah memenuhi kriteria Bank, kemudian akan diangkat dalam RUPS. Meskipun demikian, pihak yang diangkat sebagai Dewan Komisaris dan Direksi tersebut dilarang melaksanakan tugas dan tanggung jawabnya sebagai Dewan Komisaris dan Direksi Bank Ina sebelum memperoleh predikat lulus uji kemampuan dan kepatutan (*fit and proper test*) dari otoritas berwenang.

Kebijakan Remunerasi Dewan Komisaris dan Direksi

Dasar dan Kebijakan Remunerasi Dewan Komisaris dan Direksi

Penetapan remunerasi Dewan Komisaris dan Direksi Bank Ina merujuk pada Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015, Surat Edaran Otoritas Jasa Keuangan

of the supporting committees of the Board of Commissioners is evaluated periodically by the Board of Commissioners 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.

In 2023, the Board of Commissioners assessed that all supporting committees of the Board of Commissioners have carried out their duties and responsibilities well and effectively and assisted the implementation of the duties of the Board of Commissioners throughout 2023.

Performance Assessment of the Board of Directors' Supporting Committee

The supporting committees of the Bank's Board of Directors consist of the Risk Management Committee, Credit Committee, Credit Policy Committee, ALCO, Information Technology Steering Committee, and Product Committee. The performance of the supporting committees of the Board of Directors is evaluated periodically by the Board of Directors with the same assessment criteria as the performance assessment criteria of the supporting committees of the Board of Commissioners.

In 2023, the Board of Directors assessed that all supporting committees of the Board of Directors have performed their duties and responsibilities well and effectively and assisted the implementation of the duties of the Board of Directors throughout 2023.

Nomination Policy of the Board of Commissioners and Board of Directors

The nomination process for Bank Ina's Board of Commissioners and Board of Directors is part of the Nomination and Remuneration Committee's responsibilities. The nomination process flow is the Nomination and Remuneration Committee submits a list of names of prospective members of the Board of Commissioners and Board of Directors in the Board of Commissioners' internal meeting. Candidates for members of the Board of Commissioners and Board of Directors are selected because they have met the Bank's criteria, and then they are appointed in the GMS. Nevertheless, the parties appointed as the Board of Commissioners and Board of Directors are prohibited from carrying out their duties and responsibilities as the Board of Commissioners and Board of Directors of Bank Ina before passing the fit and proper test from authorized authority.

Remuneration Policy of the Board of Commissioners and Board of Directors

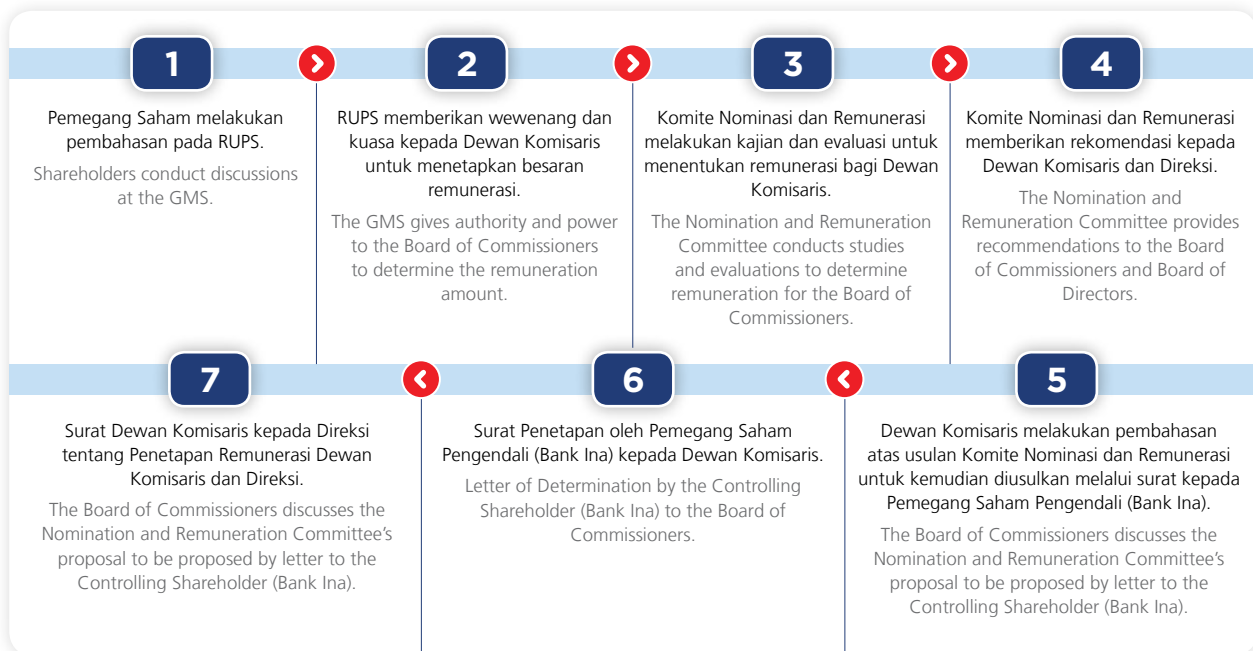
Remuneration Basis and Policy for the Board of Commissioners and Board of Directors

The determination of the remuneration of the Board of Commissioners and the Board of Directors of Bank Ina refers to the Financial Services Authority Regulation

No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bank Umum, serta Kebijakan No. HC/002/1222 tentang Kebijakan Tata Kelola dalam Pemberian Remunerasi.

Prosedur dan Penetapan Remunerasi Dewan Komisaris dan Direksi

Prosedur dan penetapan remunerasi Dewan Komisaris dan Direksi Bank dijelaskan sebagai berikut.



Indikator dan Jenis Penetapan Remunerasi Dewan Komisaris dan Direksi

Indikator penetapan remunerasi Dewan Komisaris dan Direksi diuraikan sebagai berikut:

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.

Sementara itu, jenis remunerasi yang diberikan kepada Dewan Komisaris dan Direksi sebagai berikut.

No. 45/POJK.03/2015, Circular Letter of the Financial Services Authority No. 40/SEOJK.03/2016 on the Implementation of Governance in Providing Remuneration for Commercial Banks, as well as Policy No. HC/002/1222 on Governance Policy in Providing Remuneration.

Procedures and Determination of Remuneration for the Board of Commissioners and Board of Directors

The procedure and determination of the remuneration of the Bank's Board of Commissioners and Board of Directors are described below.

Indicators and Types for Determining Remuneration for the Board of Commissioners and Board of Directors

The indicators for determining the remuneration of the Board of Commissioners and Board of Directors are described below:

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.

Meanwhile, the types of remuneration provided to the Board of Commissioners and Board of Directors are as follows.

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. Remuneration provided in cash or in other forms that are not linked to performance and risk, such as basic salary, allowances, facilities, housing allowances, health benefits, education allowances, holiday allowances, and pension.
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). Remuneration linked to performance and risk, which is provided in the form of cash and/or shares or share-based instruments issued by the Bank. This remuneration is especially encouraging prudent risk taking and given by considering the most influential risks in business activities (main risk).

Penetapan *Material Risk Takers* (MRT)

Bank Ina menetapkan *Material Risk Takers* (MRT) melalui 2 pendekatan, yaitu:

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.

Organ Bank yang ditetapkan menjadi bagian dari MRT adalah anggota Direksi yang saat ini terdiri dari 5 orang.

Determination of *Material Risk Takers* (MRT)

Bank Ina determines *Material Risk Takers* (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.

The organs of the Bank that are designated as part of the MRT are the members of the Board of Directors, which currently consists of 5 persons.

Penangguhan atau Penarikan Kembali Remunerasi

Bank Ina berwenang untuk menunda pembayaran remunerasi variabel yang ditangguhkan (*malus*) atau mengambil kembali remunerasi variabel yang sudah dibayarkan (*clawback*) kepada pihak yang ditetapkan sebagai MRT, dengan syarat 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; serta
4. Kondisi lainnya.

Besaran persentase penangguhan pembayaran didasarkan pada stabilitas keuangan Bank, kecukupan dan penguatan permodalan Bank, kebutuhan likuiditas jangka pendek dan jangka panjang, serta potensi pendapatan di masa yang akan datang. Sementara itu, jangka waktu penangguhan pembayaran remunerasi paling sedikit 3 tahun dan dapat disesuaikan menjadi lebih panjang, sesuai dengan jangka waktu risiko.

Penentuan Remunerasi Dikaitkan dengan Kinerja dan Risiko

Penilaian kinerja menggunakan metode *key performance indicator* (KPI) menjadi dasar bagi Bank Ina dalam menentukan remunerasi Dewan Komisaris dan Direksi. Berdasarkan hasil KPI, Komite

Suspension or Withdrawal of Remuneration

Bank Ina is authorized to postpone payment of deferred variable remuneration (*malus*) or clawback variable remuneration that has been paid (*clawback*) to the party designated as MRT, with the following conditions:

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; and
4. Other conditions.

The percentage of deferment of payments is based on the Bank's financial stability, the 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 adjusted to be longer, in accordance with the risk period.

Determination of Remuneration Linked to Performance and Risk

Performance assessment using the key performance indicator (KPI) method is the basis for Bank Ina in determining the remuneration of the Board of Commissioners and Directors. Based on the KPI

Nominasi dan Remunerasi memberikan masukan/rekomendasi kepada Dewan Komisaris terkait besaran remunerasi yang layak diterima. Rekomendasi tersebut kemudian disampaikan kepada RUPS untuk ditetapkan remunerasi bagi Dewan Komisaris dan Direksi. Bank Ina juga telah menerapkan remunerasi berbasis risiko dengan adanya penetapan MRT.

Konsultan terkait Kebijakan Remunerasi

Dalam merumuskan kebijakan remunerasi, Bank belum menggunakan jasa konsultan.

Struktur dan Besaran Remunerasi

Struktur dan besaran remunerasi Dewan Komisaris dan Direksi, dijelaskan sebagai berikut:

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.

Pada tahun 2023, besaran remunerasi anggota Dewan Komisaris dan Direksi Bank Ina sebagai berikut.

results, the Nomination and Remuneration Committee provides input/recommendations to the Board of Commissioners regarding the amount of remuneration that should be received. The recommendation is then submitted to the GMS to determine the remuneration for the Board of Commissioners and Board of Directors. Bank Ina has also implemented risk-based remuneration with the establishment of MRT.

Consultants related to Remuneration Policy

In formulating the remuneration policy, the Bank has not used the services of consultants.

Remuneration Structure and Amount

The structure and amount of remuneration of the Board of Commissioners and the Board of Directors are described below:

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.

In 2023, the remuneration amount for members of the Board of Commissioners and Board of Directors of Bank Ina is 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	3.600	6 ^{*)}	23.900
Fasilitas lain dalam bentuk natura (perumahan, fasilitas kesehatan, dan sebagainya) yang: Other facilities in kind (housing, health facilities, etc.) which:	3	34	6 ^{*)}	173
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	3.634	6^{*)}	24.073

^{*)} 1 orang Direksi telah meninggal dunia. / Director passed away

Jumlah Remunerasi Tunai per Orang dalam 1 Tahun ^{*)} Amount of Cash Remuneration per Person in 1 Year ^{*)}	Jumlah Dewan Komisaris Total Board of Commissioners	Jumlah Direksi Total Board of Directors
Di atas Rp2 miliar Above Rp2 billion	-	5 ^{**)}
Di atas Rp1 miliar - Rp2 miliar Above Rp1 billion - Rp2 billion	-	1



Jumlah Remunerasi Tunai per Orang dalam 1 Tahun*) Amount of Cash Remuneration per Person in 1 Year*)	Jumlah Dewan Komisaris Total Board of Commissioners	Jumlah Direksi Total Board of Directors
Di atas Rp500 juta - Rp1 miliar Above Rp500 million - Rp1 billion	3	-
Rp500 juta ke bawah Rp500 million and below	-	-

*) Jumlah yang diterima secara tunai. / Amount received in cash.

**) 1 orang Direksi telah meninggal dunia. / 1 Director passed away.

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 2023 (Kali) 2023 Ratio (Time)	Rasio 2022 (Kali) 2022 Ratio (Time)
Rasio Gaji Karyawan Tertinggi dan Terendah Highest and Lowest Employee Salary Ratio	55,2	52,17
Rasio Gaji Direksi Tertinggi dan Terendah Ratio of the Highest and Lowest Board of Directors Salary	1,88	2,83
Rasio Gaji Dewan Komisaris Tertinggi dan Terendah Ratio of the Highest and Lowest Board of Commissioners Salary	1,14	1,16
Rasio Gaji Direksi Tertinggi dan Karyawan Tertinggi Ratio of the Highest Directors and Highest Employee Salaries	2,72	3,54

Jumlah Nominal Pesangon yang Dibayarkan per Orang dalam 1 Tahun Nominal Amount of Severance Paid per Person in 1 Year	Total Pegawai Total Employees
Di atas Rp1 miliar Above Rp1 billion	-
Di atas Rp500 juta - Rp1 miliar Above Rp500 million - Rp1 billion	3
Di bawah Rp500 juta Below Rp500 million	8

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*) (Jutaan Rupiah) Fixed Remuneration*) (Million Rupiah)		
a.	Tunai Cash	24.073	
b.	Saham/Instrumen Berbasis Saham yang Diterbitkan Bank Shares/Share-Based Instruments Issued by the Bank	Nihil None	
2.	Remunerasi yang Bersifat Variabel*) (Jutaan Rupiah) Variable Remuneration*) (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

*) Hanya untuk MRT. / Only for MRT.

Informasi Kuantitatif Quantitative Information

Jenis Remunerasi yang Bersifat Variabel*) Types of Variable Remuneration*)	Total 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

*) Hanya untuk MRT. / Only for MRT.

Informasi Lain terkait Tata Kelola Remunerasi

Di sepanjang tahun 2023, tidak terdapat intervensi dari pemilik, perselisihan internal, ataupun permasalahan yang timbul sebagai dampak kebijakan remunerasi Bank.

Other Information related to Remuneration Governance

Throughout 2023, there were no owner interventions, internal disputes or issues arising from the Bank's remuneration policy.

Penanganan Benturan Kepentingan Dewan Komisaris dan Direksi

Bank Ina berupaya untuk meminimalisir terjadinya benturan kepentingan atau *conflict interest* antara anggota Dewan Komisaris dan Direksi dengan menjaga sikap profesional dan menjaga aspek transparansi Bank. Kebijakan penanganan benturan kepentingan Bank berpedoman pada Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerat Keuangan, yang mengharuskan Bank untuk:

1. Mengidentifikasi, memitigasi, dan mengelola benturan kepentingan, termasuk yang berasal dari transaksi dengan pihak terafiliasi dan transaksi intra-grup;

Handling of Conflict of Interest of the Board of Commissioners and Board of Directors

Bank Ina strives to minimize the occurrence of conflicts of interest between members of the Board of Commissioners and the Board of Directors by maintaining a professional attitude and maintaining the Bank's transparency aspects. The Bank's conflict of interest handling policy is guided by the Financial Services Authority Regulation No. 18/POJK.03/2014 on the 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. 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.

Bank juga telah menyusun kebijakan internal terkait Penanganan Benturan Kepentingan No. COM/002/01/0319 yang disahkan pada tanggal 29 Maret 2019. Kebijakan tersebut menekankan bahwa setiap proses pengambilan keputusan, baik di dalam maupun di luar rapat, harus bebas dari benturan kepentingan. Oleh karenanya, pihak-pihak yang terlibat yang memiliki benturan kepentingan tidak boleh ikut dalam proses pengambilan keputusan. Dewan Komisaris, Direksi, dan Pejabat Eksekutif diwajibkan untuk menghindari pengambilan keputusan dalam situasi dan kondisi terdapat benturan kepentingan di dalamnya. Apabila tidak dapat dihindari, maka pihak yang memiliki benturan kepentingan harus mendahulukan kepentingan Bank.

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.

The Bank has also developed an internal policy related to Handling Conflict of Interest No. COM/002/01/0319 which was approved on March 29, 2019. The policy emphasizes that every decision-making process, both inside and outside the meeting, must be free from conflict of interest. Therefore, parties involved who have a conflict of interest may not participate in the decision-making process. The Board of Commissioners, Directors and Executive Officers are required to avoid making decisions in situations and conditions where there is a conflict of interest. If it cannot be avoided, then the party who has a conflict of interest must prioritize the interests of the Bank.

Komite Pendukung Dewan Komisaris

Board of Commissioners Supporting Committee

Dewan Komisaris membentuk komite pendukung yang terdiri dari Komite Audit, Komite Nominasi dan Remunerasi, serta Komite Pemantau Risiko untuk mengoptimalkan pelaksanaan tugas dan tanggung jawab Dewan Komisaris serta memastikan pengelolaan Bank sesuai dengan prinsip-prinsip GCG.

The Board of Commissioners established supporting committees consisting of the Audit Committee, Nomination and Remuneration Committee, and Risk Monitoring Committee to optimize the implementation of the duties and responsibilities of the Board of Commissioners and ensure the management of the Bank in accordance with GCG principles.

Komite Audit

Komite Audit merupakan komite yang bertanggung jawab untuk melakukan analisa kesesuaian Laporan Keuangan Bank dengan standar akuntansi keuangan, mengawasi pelaksanaan tugas SKAI, serta mengawasi penerapan sistem pengendalian internal dan sistem manajemen risiko Bank.

Pedoman Kerja

Komite Audit menjalankan tugas dan tanggung jawabnya merujuk pada Piagam Komite Audit yang disahkan pada tanggal 13 Desember 2023.

Audit Committee

The Audit Committee is the committee responsible for analyzing the conformity of the Bank's Financial Statements with financial accounting standards, overseeing the implementation of SKAI duties, and overseeing the implementation of the Bank's internal control system and risk management system.

Charter

The Audit Committee carries out its duties and responsibilities by referring to the Audit Committee Charter, which was approved on December 13, 2023.

Komposisi

Per 31 Desember 2023, komposisi Komite Audit Bank diungkapkan 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/020/0622 tanggal 27 Juni 2022.	2022-2024	Banking, Governance, Risk Management, Assurance, and Control Compliance	Komisaris Utama/Independen President Commissioner/ Independent Commissioner
Ivan Purnama Sanoesi	Anggota Member	Board of Directors Decision No. SK/DIR/020/0622 dated June 27, 2022.		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 Audit telah diungkapkan pada Bab Profil Perusahaan di dalam Laporan Tahunan ini.

Independensi

Seluruh anggota Komite Audit Bank berkomitmen untuk mengutamakan sikap independensi dan menghindari terjadinya benturan kepentingan. Komitmen tersebut dibuktikan dengan pemenuhan aspek independensi berikut.

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

Tugas dan tanggung jawab Komite Audit diuraikan sebagai berikut:

1. Bertindak secara independen dalam melaksanakan tugas dan tanggung jawabnya;
2. 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;
3. Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Bank;

Composition

As of December 31, 2023, the composition of the Bank's Audit Committee was disclosed below.

Profile

Profiles of Audit Committee's members have been disclosed in the Company Profile Chapter of this Annual Report.

Independency

All members of the Bank's Audit Committee are committed to prioritizing independence and avoiding conflicts of interest. This commitment is evidenced by the fulfillment of the following aspects of independence.

Duties and Responsibilities

The duties and responsibilities of the Audit Committee are outlined below:

1. To act independently in carrying out duties and responsibilities;
2. 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;
3. 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; serta
10. Wajib mematuhi Kode Etik Komite Audit yang ditetapkan oleh Bank.

Wewenang

Wewenang yang dimiliki Komite Audit sebagai berikut:

1. Memeroleh 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); serta
3. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

Rapat

Rapat Internal Komite Audit dipimpin oleh Ketua Komite, yang mana rapat tersebut dianggap sah apabila dihadiri oleh mayoritas anggota komite. Pada tahun 2023, Komite Audit telah menyelenggarakan rapat internal sebanyak 16 kali, dengan tingkat kehadiran sebagai berikut.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Inawaty Handojo	Ketua Chairperson	16	16	100,00
Ivan Purnama Sanoesi	Anggota Member	16	16	100,00
Jacobus Sindu Adisuwono	Anggota Member	16	16	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 the Board of Commissioners on potential conflict of interest of the Bank;
9. To maintain the confidentiality of documents, data, and information of the Bank; and
10. Must comply with the Audit Committee's Code of Conduct established by the Bank.

Authority

The authority of the Audit Committee is as follows:

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 duties (if needed); and
3. To carry out other authorities granted by the Board of Commissioners.

Meeting

Internal Audit Committee meetings are chaired by the Chairman of the Committee, and the meetings are considered valid if attended by the majority of committee members. In 2023, the Audit Committee held internal meetings as many as 16 times, with the following attendance rates.

Tanggal pelaksanaan rapat, agenda dan materi, serta peserta rapat internal Komite Audit dipaparkan sebagai berikut.

Meeting dates, agenda and materials, as well as participants of the Audit Committee internal meetings are presented below.

Tanggal Date	Agenda	Kehadiran Attendance		
		IH	IPS	JSA
30 Januari 2023 January 30, 2023	Status Pemeriksaan SKAI per Januari 2023. Status of SKAI Audit as of January 2023.	✓	✓	✓
2 Februari 2023 February 2, 2023	Laporan Kepatuhan Semester 2 Tahun 2022. Compliance Report Semester 2 Year 2022	✓	✓	✓
27 Februari 2023 February 27, 2023	Status Pemeriksaan SKAI per Februari 2023. Status of SKAI Audit as of February 2023.	✓	✓	✓
5 April 2023 April 5, 2023	Status dan Hasil Pemeriksaan SKAI per April 2023. Status and findings of SKAI Audit as of April 2023.	✓	✓	✓
31 Mei 2023 May 31, 2023	Status dan Hasil Pemeriksaan SKAI per Mei 2023. Status and findings of SKAI Audit as of May 2023.	✓	✓	✓
12 Juli 2023 July 12, 2023	Status dan Hasil Pemeriksaan SKAI posisi Juni 2023. Status and findings of SKAI Audit, position of June 2023.	✓	✓	✓
20 Juli 2023 July 20, 2023	Laporan Pokok-Pokok dan Review Audit Universe Semester 1 Tahun 2023. Report of the Subjects and Review Audit Uni-verse Semester 1 Year 2023.	✓	✓	✓
27 Juli 2023 July 27, 2023	Kinerja Keuangan Posisi Juni 2023 dan RBB Juni 2023. Financial Performance, Position of June 2023 and RBB June 2022	✓	✓	✓
27 Juli 2023 July 27, 2023	Laporan Kepatuhan Semester 1 Tahun 2023. Compliance Report Semester I Year 2023.	✓	✓	✓
27 Juli 2023 July 27, 2023	Temuan Hasil Pemeriksaan Kredit 25 Debitur Terbesar Tahun 2022. Credit Audit Findings of 25 Largest Debtors in 2022	✓	✓	✓
6 September 2023 September 6, 2023	Status Pemerisaan SKAI Posisi Juli - Agustus 2023 dan Hasil Pemeriksaan Kaji Ulang 3 Tahunan oleh KAP SES. Status of SKAI Audit, Position July - August 2023 and Results of 3-Year Review Audit by KAP SES.	✓	✓	✓
25 Oktober 2023 October 25, 2023	Status Pemeriksaan SKAI per September 2023 Status of SKAI Audit as of September 2023.	✓	✓	✓
25 Oktober 2023 October 25, 2023	Kinerja Keuangan per September 2023. Financial Performance as of September 2023.	✓	✓	✓
30 November 2023 November 30, 2023	Status Pemeriksaan dan Aktivitas SKAI Posisi Oktober - November 2023. Status of SKAI Audit and Activities, Position of October - November 2023.	✓	✓	✓
21 Desember 2023 December 21, 2023	Status Pemeriksaan SKAI per Desember 2023. Status of SKAI Audit as of December 2023	✓	✓	✓
21 Desember 2023 December 21, 2023	Informasi Rencana Penugasan Sdr. Usep Hanafiah Dahlan untuk membawahi Fungsi Remedial & Special Asset Management dan Penyampaian Calon Pengganti Kepala Divisi Internal Audit PT Bank Ina Perdana Tbk. Information on Assignment Plan of Mr. Usep Hanafiah Dahlan to oversee the Remedial & Special Asset Management Function and Submission of Candidates for the Head of Internal Audit Division of PT Bank Ina Perdana Tbk.	✓	✓	✓

Keterangan / Remark:

IH : Inawaty Handojo

IPS : Ivan Purnama Sanoesi

JSA : Jacobus Sindu Adisuwono

Laporan Pelaksanaan Kerja Komite Audit

Berikut informasi pelaksanaan kegiatan Komite Audit selama tahun 2023.

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.

Audit Committee's Work Implementation Report

The following is information on the implementation of Audit Committee's activities throughout 2023.

1. Reviewing the published Financial Statements that will be submitted by the Bank to the public and the 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. Melakukan pertemuan dengan akuntan publik untuk membahas hasil audit Laporan Keuangan Bank tahun 2022 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 2023.
5. Melakukan pemantauan atas pelaksanaan rencana audit tahun 2023 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 melakukan evaluasi dan memberikan rekomendasi dalam penunjukan KAP Purwanto, Sungkoro & Surja (*Member of Ernst & Young*) untuk melaksanakan audit Laporan Keuangan Bank tahun buku 2023, dengan pertimbangan 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 2023 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 Surat Edaran Otoritas Jasa Keuangan No. 36/SEOJK.03/2017 tanggal 11 Juli 2017 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan, bagian ke III butir 3 yang mengatur tentang ruang lingkup audit.

3. Imbalan Jasa Audit

KAP mengajukan imbalan jasa audit yang tergolong wajar.

3. Conducting meetings with public accountant to discuss the audit results of the Bank's Financial Statements for 2022 and evaluating the performance of public accountant and public accounting firm conducting the audits.
4. Providing recommendations to the Board of Commissioners on the appointment of public accountant and a public accounting firm to conduct audit of the Bank's Financial Statements in 2023.
5. Monitoring the implementation of the 2023 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 evaluated and provided recommendations on the appointment of KAP Purwanto, Sungkoro & Surja (*Member of Ernst & Young*) to carry out the audit of the Bank's Financial Statements for the fiscal year 2023, with the following considerations.

1. Independency of AP, KAP, and KAP insiders

The Public Accountant (AP), Public Accounting Firm (KAP), and the 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, 2023, 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 the Financial Services Authority Circular No. 36/SEOJK.03/2017 dated July 11, 2017, on Procedures for Using Services of Public Accountant and Public Accounting Firm in Financial Services Activities, part III point 3, which regulates the audit scope.

3. Audit Service Fees

KAP proposes compensation for audit services that are classified as reasonable.



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 2023, 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:

- a. Berdasarkan hasil evaluasi, KAP selalu dapat menjaga independensi, profesionalitas, dan ketaatan pada Kode Etik Profesi dalam pelaksanaan tugasnya; serta
- b. 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.

4. Expertise and Experience of AP, KAP, and the 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 which will be obtained through the replacement of AP, KAP, and the Audit Team from KAP

In 2023, 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 done in 2020, where it was expected that this became 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 successively has been mitigated as follows:

- a. Based on the evaluation results, KAP is always able to maintain independence, professionalism, and adherence to the Professional Code of Ethics in carrying out its duties; and
- b. 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 dibentuk oleh Dewan Komisaris untuk membantu dalam pelaksanaan tugas pengawasannya atau hal-hal yang terkait dengan nominasi dan remunerasi anggota Dewan Komisaris dan Direksi sesuai prinsip-prinsip dan praktik *Good Corporate Governance* (GCG), serta kepatuhan terhadap peraturan perundang-undangan yang berlaku.

Pedoman Kerja

Komite Nominasi dan Remunerasi menjalankan tugas dan tanggung jawabnya merujuk pada Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi yang disahkan berdasarkan Piagam Komite Remunerasi dan Nominasi yang disahkan pada tanggal 13 Desember 2023.

Komposisi

Per 31 Desember 2023, komposisi Komite Nominasi dan Remunerasi Bank sebagai berikut.

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/027/0722 tanggal 18 Juli 2022. Board of Directors Decision No. SK/DIR/027/0722 dated July 18, 2022.	2022-2024	Banking, Governance, Risk Management, Assurance, and Control Compliance	Komisaris Utama/Independen President Commissioner/ Independent Commissioner
Yohanes Santoso Wibowo	Anggota Member			Perbankan Banking	Komisaris Independen Independent Commissioner
Josavia Rachman Ichwan	Anggota Member			Perbankan Banking	Komisaris Commissioner
Liza L Widyasari	Anggota Member			Perbankan Banking	Kepala Divisi <i>Human Capital</i> Head of Human Capital Division

Profil

Profil anggota Komite Nominasi dan Remunerasi telah diungkapkan pada Bab Profil Perusahaan di dalam Laporan Tahunan ini.

Independensi

Seluruh anggota Komite Nominasi dan Remunerasi Bank Ina berkomitmen untuk mengutamakan sikap independen dan menghindari terjadinya benturan kepentingan. Komitmen tersebut dibuktikan dengan pemenuhan aspek independensi berikut.

Nomination and Remuneration Committee

The Nomination and Remuneration Committee was established by the Board of Commissioners to assist in the implementation of its supervisory duties or matters related to the nomination and remuneration of members of the Board of Commissioners and Board of Directors in accordance with the principles and practices of Good Corporate Governance (GCG), as well as compliance with applicable laws and regulations.

Charter

The Nomination and Remuneration Committee carries out its duties and responsibilities by referring to the Nomination and Remuneration Committee Charter which was approved on December 13, 2023.

Composition

As of December 31, 2023, the composition of the Bank's 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.

Independency

All members of Bank Ina's Nomination and Remuneration Committee are committed to prioritizing an independent attitude and avoiding conflicts of interest. This commitment is evidenced by the fulfillment of the following aspects of independence.

Aspek Independensi Independency Aspect	Inawaty Handojo	Yohanes Santoso Wibowo	Josavia Rachman Ichwan	Liza L Widyasari
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

Tugas dan tanggung jawab Komite Nominasi dan Remunerasi sebagai berikut:

1. Wajib bertindak secara independen dalam melaksanakan tugas dan tanggung jawabnya;
2. Terkait dengan kebijakan nominasi, wajib:
 - a. 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;
 - b. Memberikan rekomendasi mengenai calon anggota Dewan Komisaris dan/atau calon anggota Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS;
 - c. Memberikan rekomendasi mengenai pihak independen yang akan menjadi anggota Komite Audit serta anggota Komite Pemantau Risiko kepada Dewan Komisaris; serta
 - d. Menyusun mekanisme dan melakukan penilaian kinerja Dewan Komisaris dan Direksi.
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:
 - Kebijakan remunerasi bagi Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS; serta
 - 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 mempunyai wewenang untuk memperoleh data/dokumen atau informasi mengenai Dewan Komisaris, Direksi, Pejabat Eksekutif, dan karyawan yang berkaitan dengan pelaksanaan tugasnya.

Rapat

Rapat internal Komite Nominasi dan Remunerasi dilaksanakan sekurang-kurangnya 1 kali dalam 3 bulan yang dipimpin oleh Ketua Komite. Rapat tersebut dianggap sah apabila dihadiri oleh mayoritas komite, termasuk kehadiran 1 orang Komisaris Independen dan 1 orang Pejabat Eksekutif yang membawahi bidang sumber daya manusia atau 1 orang perwakilan dari pegawai Bank.

Duties and Responsibilities

The duties and responsibilities of the Nomination and Remuneration Committee are as follows:

1. Must act independently in carrying out the duties and responsibilities;
2. Regarding the nomination policy, must:
 - a. 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;
 - b. 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;
 - c. 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
 - d. Developing mechanisms and assessing the performance of the Board of Commissioners and Board of Directors.
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:
 - Remuneration policy for the Board of Commissioners and Board of Directors to be submitted to the GMS; and
 - Remuneration policy for employees in overall 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 on the Board of Commissioners, Board of Directors, Executive Officers, and employees related to the implementation of duties.

Meeting

Internal meetings of the Nomination and Remuneration Committee are held at least once every three months, chaired by the Chairman of the Committee. The meeting is considered valid if attended by the majority of the committee, including the presence of 1 Independent Commissioner and 1 Executive Officer in charge of human resources or 1 representative of the Bank's employees.

Pada tahun 2023, Komite Nominasi dan Remunerasi telah melakukan rapat sebanyak 7 kali, dengan tingkat kehadiran sebagai berikut.

In 2023, the Nomination and Remuneration Committee held 7 meetings, with the following attendance rates.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Inawaty Handojo	Ketua Chairperson	7	7	100,00
Yohanes Santoso Wibowo	Anggota Member	7	7	100,00
Josavia Rachman Ichwan	Anggota Member	7	7	100,00
Liza L Widyasari	Anggota Member	7	7	100,00
Rata-Rata Kehadiran (%) Average Attendance (%)				100,00

Tanggal pelaksanaan rapat, agenda dan materi, serta peserta rapat internal Komite Nominasi dan Remunerasi dipaparkan sebagai berikut.

The dates of the meetings, agendas and materials, as well as participants of the Nomination and Remuneration Committee internal meetings are presented below.

Tanggal Date	Agenda	Kehadiran Attendance			
		IH	YSW	JRI	LLW
24 Maret 2023 March 24, 2023	Usulan Penunjukan <i>Co-Acting</i> Direktur Utama. Proposal of Appointment of Co-Acting President Director.	✓	✓	✓	✓
4 April 2023 April 4, 2023	Informasi <i>Update</i> Kegiatan <i>Human Capital</i> . Information on Update on Human Capital Activities.	✓	✓	✓	✓
17 April 2023 April 17, 2023	Rekomendasi Perubahan Susunan Direksi. Recommendations for Changes in the Board of Directors' Composition.	✓	✓	✓	✓
8 Mei 2023 May 8, 2023	Rekomendasi Penunjukan Direktur Bisnis Retail. Recommendation for the Appointment of Director of Retail Business	✓	✓	✓	✓
7 Juni 2023 June 7, 2023	Informasi Penyesuaian Gaji Tahun 2023 dan Pemberian Tunjangan Jabatan bagi Pemimpin Cabang. Information on Salary Adjustments for 2023 and Provision of Position Allowances for Branch Managers.	✓	✓	✓	✓
28 Agustus 2023 August 28, 2023	Informasi <i>Summary</i> Perubahan Struktur Organisasi. Information on Summary of Changes in Organizational Structure.	✓	✓	✓	✓
5 Desember 2023 December 5, 2023	<i>Update</i> Kebijakan di Bidang Sumber Daya Manusia, Pembahasan KPI Dewan Komisaris dan Direksi, serta Usulan Program yang akan Diajukan kepada Direksi. Updates on Human Resources Policy, Discussion of KPI for the Board of Commissioners and Board of Directors, and Proposals of Program to be Submitted to the Board of Directors.	✓	✓	✓	✓

Keterangan / Remark:

IH : Inawaty Handojo
YSW : Yohanes Santoso Wibowo

JRI : Josavia Rachman Ichwan
LLW : Liza L Widyasari

Laporan Pelaksanaan Kerja Komite Nominasi dan Remunerasi

Berikut informasi pelaksanaan kegiatan Komite Nominasi dan Remunerasi selama tahun 2023.

1. Memberikan rekomendasi kepada Dewan Komisaris atas penunjukan *Co-Acting* Direktur Utama.
2. Memberikan rekomendasi kepada Dewan Komisaris atas perubahan susunan Direksi.
3. Memberikan rekomendasi kepada Dewan Komisaris atas pengusulan anggota Direksi yang baru.
4. Memberikan masukan atas beberapa hal yang menjadi agenda pembahasan.

Report on the Work Implementation of Nomination and Remuneration Committee

The following is information on the implementation of Nomination and Remuneration Committee's activities during 2023.

1. Providing recommendations to the Board of Commissioners on the appointment of Co-Acting President Director.
2. Providing recommendations to the Board of Commissioners on the changes in the composition of the Board of Directors.
3. Providing recommendations to the Board of Commissioners on the proposal of new members of the Board of Directors.
4. Providing inputs on some of the things that become a discussion agenda.

Komite Pemantau Risiko

Komite Pemantau Risiko membantu Dewan Komisaris dalam menerapkan prinsip-prinsip GCG terutama terkait manajemen risiko. Komite Pemantau Risiko mengawasi proses perbaikan berkelanjutan di Bank, memastikan kepatuhan terhadap kebijakan, prosedur, dan praktik risiko di semua tingkat organisasi, serta menjamin pelaksanaan manajemen risiko yang efektif dan terkendali.

Pedoman Kerja

Komite Pemantau Risiko menjalankan tugas dan tanggung jawabnya merujuk pada Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko yang disahkan pada tanggal 13 Desember 2023.

Komposisi

Per 31 Desember 2023, komposisi Komite Pemantau Risiko Bank sebagai berikut.

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/021/0622 tanggal 27 Juni 2022.	2022-2024	Perbankan Banking	Komisaris Independen Independent Commissioner
Ivan Purnama Sanoesi	Anggota Member	Board of Directors Decision No. SK/DIR/021/0622 dated June 27, 2022.		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

Seluruh anggota Komite Pemantau Risiko Bank Ina berkomitmen untuk mengutamakan sikap independen dan menghindari terjadinya benturan kepentingan. Komitmen tersebut dibuktikan dengan pemenuhan aspek independensi berikut.

Risk Monitoring Committee

The Risk Monitoring Committee assists the Board of Commissioners in implementing GCG principles, especially in relation to risk management. The Risk Monitoring Committee oversees the Bank's continuous improvement process, ensures compliance with risk policies, procedures and practices at all levels of the organization, and ensures the implementation of effective and controlled risk management.

Charter

The Risk Monitoring Committee carries out its duties and responsibilities referring to the Risk Monitoring Committee Charter which was approved December 13, 2023.

Composition

As of December 31, 2023, the composition of the Bank's Risk Monitoring Committee is as follows.

Profile

The profiles of members of Risk Monitoring Committee have been disclosed in the Company Profile Chapter of this Annual Report.

Independency

All members of Bank Ina's Risk Monitoring Committee are committed to prioritizing independence and avoiding conflicts of interest. This commitment is evidenced by the fulfillment of the following aspects of independence.

Aspek Independensi Independency Aspect	Yohanes Santoso Wibowo	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

Tugas dan tanggung jawab Komite Pemantau Risiko diuraikan sebagai berikut:

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; serta
9. Wajib mematuhi Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko.

Wewenang

Wewenang yang dimiliki oleh Komite Pemantau Risiko dijelaskan sebagai berikut:

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); serta
3. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

Rapat

Rapat internal Komite Pemantau Risiko dipimpin oleh Ketua Komite, yang mana rapat tersebut dianggap sah apabila dihadiri oleh mayoritas anggota Komite Pemantau Risiko. Selama tahun 2023, Komite Pemantau Risiko telah melaksanakan rapat internal sebanyak 9 kali, dengan tingkat kehadiran sebagai berikut.

Duties and Responsibilities

The duties and responsibilities of the Risk Monitoring Committee are outlined below:

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; and
9. Must comply with the Risk Monitoring Committee Charter.

Authority

The authority of the Risk Monitoring Committee is explained as follows:

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 duties (if needed); and
3. Carrying out other authorities granted by the Board of Commissioners.

Meeting

Internal meetings of the Risk Monitoring Committee are chaired by the Chairman of the Committee, and the meetings are considered valid if attended by the majority of Risk Monitoring Committee members. During 2023, the Risk Monitoring Committee has conducted internal meetings as many as 9 times, with the following attendance rates.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Yohanes Santoso Wibowo	Ketua Chairperson	9	9	100,00
Ivan Purnama Sanoesi	Anggota Member	9	9	100,00
Jacobus Sindu Adisuwono	Anggota Member	9	9	100,00
Rata-Rata Kehadiran (%) Average Attendance (%)				100,00

Tanggal pelaksanaan rapat, agenda dan materi, serta peserta rapat internal Komite Pemantau Risiko dipaparkan sebagai berikut.

The dates of the meetings, 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		
		YSW	IPS	JSA
2 Februari 2023 February 2, 2023	- Tingkat Kesehatan Bank; dan - Rencana Kerja Divisi Manajemen Risiko 2023. - Bank Soundness Level; and - Risk Management Division Work Plan 2023.	✓	✓	✓
29 Maret 2023 March 29, 2023	Evaluasi Penerapan Manajemen Risiko Tahun 2022. Evaluation of Risk Management Implementation in 2022.	✓	✓	✓
11 Mei 2023 March 11, 2023	Pembahasan Profil Risiko. Risk Profile Discussion.	✓	✓	✓
5 Juli 2023 July 5, 2023	Perubahan Parameter Profil Risiko 2023. Changes in Risk Profile Parameters 2023.	✓	✓	✓
18 Juli 2023 July 18, 2023	Profil Risiko Triwulan II 2023. Risk Profile for the second quarter of 2023.	✓	✓	✓
3 Agustus 2023 August 3, 2023	Laporan kepada Dewan Komisaris: <i>Cyber Security</i> . Report to the Board of Commissioners: Cyber Security.	✓	✓	✓
25 Oktober 2023 October 25, 2023	Profil Risiko Bank Triwulan III 2023. Bank Risk Profile for the third quarter of 2023.	✓	✓	✓
30 November 2023 November 30, 2023	- Laporan Hasil Analisis Surat Otoritas Jasa Keuangan; dan - Tindak Lanjut Memo Dewan Komisaris. - Analysis Report of Financial Services Authority Letter; and - Follow-up of Board of Commissioners Memo.	✓	✓	✓
21 Desember 2023 December 21, 2023	<i>Risk Dashboard</i> .	✓	✓	✓

Keterangan/ Remark:

YSW : Yohanes Santoso Wibowo

IPS : Ivan Purnama Sanoesi

JSA : Jacobus Sindu Adisuwono

Laporan Pelaksanaan Kerja Komite Pemantau Risiko

Berikut informasi pelaksanaan kegiatan Komite Pemantau Risiko selama tahun 2023.

- 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

The following is information on the implementation of the Risk Monitoring Committee activities throughout 2023.

- 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

Direksi Bank membentuk komite pendukung yang terdiri dari Komite Manajemen Risiko, Komite Kredit, Komite Kebijakan Perkreditan, *Assets Liability Committee* (ALCO), Komite Pengarah Teknologi Informasi, dan Komite Produk. Komite pendukung Direksi dibentuk bertujuan untuk membantu Direksi dalam menjalankan aktivitas operasi Bank.

The Bank's Board of Directors established supporting committees consisting of Risk Management Committee, Credit Committee, Credit Policy Committee, Assets Liability Committee (ALCO), Information Technology Steering Committee, and Product Committee. The supporting committees of the Board of Directors were established to assist the Board of Directors in carrying out the Bank's operations.

Komite Manajemen Risiko

Komite Manajemen Risiko merupakan komite yang bertugas dan bertanggung jawab untuk mengawasi dan mengelola risiko, memberikan rekomendasi terkait mitigasi risiko, serta memastikan penerapan sistem manajemen risiko telah diterapkan secara menyeluruh oleh masing-masing divisi/unit kerja Bank.

Risk Management Committee

The Risk Management Committee is the committee in charge and responsible for overseeing and managing risks, providing recommendations related to risk mitigation, and ensuring the implementation of a risk management system has been thoroughly implemented by each division/work unit of the Bank.

Pedoman Kerja

Komite Manajemen Risiko menjalankan tugas dan tanggung jawabnya berpedoman pada Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tanggal 22 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.

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 on the Implementation of Risk Management for Commercial Banks.

Komposisi Keanggotaan

Pembentukan Komite Manajemen Risiko Bank Ina mengacu pada Surat Keputusan Direksi No. SK/DIR/063/1221 tentang Susunan Keanggotaan Komite Manajemen Risiko, dengan komposisi keanggotaan sebagai berikut.

Composition

The establishment of Bank Ina's Risk Management Committee refers to the Board of Directors' Decision Letter No. SK/DIR/063/1221 on the Composition of the Risk Management Committee, with the following composition.

Ketua Chairperson	Direktur Manajemen Risiko dan Kepatuhan	Director of Risk Management and Compliance
Anggota Tetap Permanent Members	- Direktur Utama - Direktur Keuangan - Direktur Bisnis Retail - Wakil Direktur Utama - Chief Commercial Banking Officer - Kepala Divisi Manajemen Risiko - Kepala Divisi <i>Network & Branch Development</i> - Kepala Divisi <i>Komersial Banking</i> - Kepala Divisi <i>Branch Operation & Control Unit</i> - Kepala Satuan Kerja Remedial & <i>Special Asset Management</i> - Kepala Divisi Audit Internal - Kepala Divisi Legal - Kepala Divisi Kredit <i>Review</i> - Kepala Divisi <i>Human Capital</i> - Kepala Divisi <i>Credit Administration</i> - Kepala Divisi <i>Treasury & Financial Institution</i> - Kepala Divisi Kebijakan, Sistem & Prosedur - Kepala Departemen Kepatuhan & APU-PPT - Kepala Divisi <i>Digital Governance</i>	- President Director - Director of Finance - Director of Retail Business - Vice President Director - Chief Commercial Banking Officer - 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 Division - Head of Credit Review Division - Head of Human Capital Division - Head of Credit Administration Division - Head of Treasury & Financial Institution Division - Head of Policy, System & Procedure Division - Head of Compliance & AML-CTF Department - Head of Digital Governance Division

Independensi

Seluruh anggota Komite Manajemen Risiko Bank Ina telah berkomitmen untuk mengutamakan sikap independen, penuh kehati-hatian, menjaga objektivitas, serta menghindari terjadinya benturan kepentingan selama menjalankan tugas dan tanggung jawabnya.

Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Komite Manajemen Risiko sebagai berikut:

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; serta
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.

Rapat

Pada tahun 2023, Komite Manajemen Risiko telah melakukan rapat sebanyak 4 kali, dengan agenda sebagai berikut.

Tanggal Date	Agenda	
27 Juni 2023 June 27, 2023	Perubahan Parameter Profil Risiko.	Changes in Risk Profile Parameters.
18 Juli 2023 July 18, 2023	Pembahasan Laporan Profil Risiko Triwulan II 2023 dan Pembahasan <i>Unusual Transaction</i> (UTR) pada aplikasi APU-JIARSI.	Discussion of Risk Profile Report for Quarter II 2023 and Discussion of Unusual Transactions (UTR) on APU-JIARSI application.
10 Oktober 2023 October 10, 2023	Pembahasan Laporan Profil Risiko Triwulan III 2023.	Discussion of Risk Profile Report for Quarter III 2023
15 Desember 2023 December 15, 2023	• Pembahasan Hasil Simulasi <i>Table Top Exercise</i> Insiden <i>Ransomware</i>; dan • Penyempurnaan SOP Insiden Siber.	• Discussion of Ransomware Incident Table Top Exercise Simulation Results; and • Refinement of Cyber Incident SOP.

Realisasi Program Kerja Tahun 2023

Berikut informasi pelaksanaan kegiatan Komite Manajemen Risiko selama tahun 2023.

1. Melakukan evaluasi atas arah dan sasaran Bank dalam penyusunan kebijakan, strategi, dan pedoman penerapan manajemen risiko serta perubahannya.
2. Melakukan monitoring terhadap perkembangan dan kecenderungan eksposur risiko total dari Bank dan mengusulkan tingkat toleransi risiko keseluruhan yang dapat diterima (*risk appetite*).
3. Melakukan kajian mengenai total eksposur risiko yang dihadapi Bank beserta dampaknya.

Independency

All members of Bank Ina's Risk Management Committee have committed to prioritizing independence, prudence, maintaining objectivity, and avoiding conflicts of interest in carrying out their duties and responsibilities.

Duties and Responsibilities

The duties and responsibilities of the Risk Management Committee are as follows:

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; and
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.

Meeting

In 2023, the Risk Management Committee met 4 times, with the following agenda.

Realization of the 2023 Work Program

The following is information on the implementation of the Risk Management Committee activities throughout 2023.

1. Evaluating the direction and goals of the Bank in formulating policies, strategies, and guidelines for implementing risk management and their changes.
2. Monitoring the development and trend of total risk exposure from the Bank and proposing an acceptable level of overall risk tolerance (*risk appetite*).
3. Reviewing the total risk exposure faced by the Bank and its impact.

4. Melakukan penilaian atas kecukupan modal Bank dalam menghadapi risiko kerugian yang timbul dengan menggunakan berbagai skenario *stress testing*.
 5. Mengembangkan metode pengukuran risiko, *contingency plan* dalam kondisi tidak normal *worst case scenario*, serta metode lainnya yang berkaitan dengan manajemen risiko Bank.
 6. Melakukan kajian atas penetapan (*justification*) terkait dengan keputusan-keputusan bisnis yang menyimpang dari prosedur normal (*irregularities*).
 7. Melakukan kajian atas rencana dan implementasi terhadap penerbitan dan/atau perubahan ketentuan/kebijakan dari otoritas yang berwenang.
4. Assessing the Bank's capital adequacy in facing the risk of losses that arise using various stress testing scenarios.
 5. Developing risk measurement methods, contingency plan under abnormal conditions, worst case scenario, as well as other methods related to the Bank's risk management.
 6. Reviewing the justification related to business decisions that deviate from normal procedures (irregularities).
 7. Reviewing plans and implementation of issuance and/or amendments to provisions/policies from the competent authorities.

Program Kerja Tahun 2024

Komite Manajemen Risiko telah menyusun program kerja untuk tahun 2024, yaitu:

1. Satuan Kerja Manajemen Risiko akan melakukan *improvement* terhadap pengelolaan manajemen risiko yang dimiliki oleh Bank agar risiko-risiko yang dimiliki tersebut tidak menimbulkan kerugian bagi Bank;
2. Satuan Kerja Manajemen Risiko akan mengimplementasikan secara bertahap perangkat implementasi manajemen risiko operasional, baik di kantor pusat maupun di kantor cabang, yakni:
 - a. *Risk Control Self Assessment* (RCSA), merupakan sarana unit kerja melakukan *assessment* dan penilaian atas potensi risiko-risiko yang dimiliki oleh unit kerja;
 - b. *Loss Event Database* (LED), merupakan sarana yang digunakan sebagai pencatatan kerugian operasional yang terjadi di unit kerja dan akan digunakan sebagai database kerugian bank agar kerugian Bank dapat dikelola dan dimitigasi dengan baik;
 - c. *Liquid Coverage Ratio* (LCR), merupakan sarana untuk mengukur kemampuan bank dalam mencukupi kebutuhan likuiditas dalam 30 hari ke depan;
 - d. *Net Stable Funding Ratio* (NSFR), merupakan sarana perbandingan antara kebutuhan pendanaan stabil dengan ketersediaan dana yang dimiliki oleh Bank;
3. Dengan adanya Undang-Undang No. 27 tahun 2022 tentang Pelindungan Data Pribadi (UU PDP), Bank Ina, melalui Divisi *Digital Governance*, membuat program kerja untuk melaksanakan *gap analysis* dan penyusunan *roadmap* terhadap pemenuhan UU PDP dibantu oleh konsultan. Proyek tersebut sudah dimulai sejak 16 Februari 2024 dan akan selesai pada akhir Mei 2024. Adapun termasuk ruang lingkup proyek adalah:
 - a. Melakukan *gap analysis* penerapan pelindungan data pribadi berdasarkan Undang-Undang No. 27 Tahun 2022 tentang Pelindungan Data Pribadi;
 - b. *Roadmap* untuk mencapai tingkat kepatuhan sesuai persyaratan UU PDP, Bank Indonesia, Otoritas Jasa Keuangan beserta daftar prioritas untuk menutup kesenjangan yang mencakup aspek *people*, *process*, dan *technology*;

2024 Work Program

The Risk Management Committee has developed a work program for 2024, namely:

1. The Risk Management Working Unit will make improvements to the management of risk management held by the Bank so that the risks held do not cause losses to the Bank;
2. The Risk Management Work Unit will implement gradually the operational risk management implementation device, whether at the central office or in the branch office, namely:
 - a. Risk Control Self Assessment (RCSA), is a means of conducting assessment and assessment of potential risks owned by the work unit;
 - b. Loss Event Database (LED), is a means that is used as a record of operational losses that occur in the work unit and will be used as a bank's loss database so that Bank losses can be managed and well mitigated;
 - c. Liquid Coverage Ratio (LCR), is a means to measure the ability of the bank in sufficient liquidity needs in the next 30 days
 - d. Net Stable Funding Ratio (NSFR), is a means of comparing stable funding needs with the availability of funds owned by the Bank;
3. With the Law No. 27 years 2022 on Personal Data Protection (UU PDP), Bank Ina, through the Digital Governance Division, making a work program to implement a gap analysis and roadmap drafting against the fulfillment of the Law PDP assisted by consultants. The project has started since February 16, 2024 and will be completed at the end of May 2024. The scope of the project is:
 - a. Conducting a gap analysis of the implementation of personal data protection based on Law No. 27 of 2022 on Personal Data Protection;
 - b. Roadmap to achieve compliance level according to the requirements of the PDP Law, Bank Indonesia, the Financial Services Authority along the priority list to close the gaps that include the aspects of people, processes, and technologies;

- c. Melakukan supervisi (pendampingan saat penyusunan dan memberikan rekomendasi) dalam penyusunan dokumen tata kelola perlindungan data pribadi;
- d. Melakukan supervisi (pendampingan saat penyusunan dan memberikan rekomendasi) terkait penyusunan kertas kerja *record of processing activity* (RoPA) dan *data protection impact assessment* (DPIA) dan pendampingan contoh pengisian sebanyak 10 RoPA dan 10 DPIA; dan
- e. Melakukan *awareness* perlindungan data pribadi berdasarkan Undang-Undang No. 27 Tahun 2022 melalui kegiatan sosialisasi/pelatihan kepada *Top Management*, *Tim/Person in Charge* (PIC) PDP, dan seluruh karyawan.

- c. Supervising (assistance during preparation and provide recommendations) in the preparation of personal data protection governance documents;
- d. Conducting supervision (assistance during preparation and provide recommendations) related to the preparation of record of processing activity (RoPA) and data protection impact assessment (DPIA) working papers and assistance in filling out examples of 10 RoPAs and 10 DPIAs; and
- e. Conducting awareness of personal data protection based on Law No. 27 of 2022 through dissemination/training activities to Top Management, PDP Team/Person in Charge (PIC), and all employees.

Komite Kredit

Komite Kredit merupakan komite yang bertugas dan bertanggung jawab untuk mengambil keputusan terkait kredit, serta melaksanakan evaluasi atau memutuskan permohonan kredit yang layak atau tidak dilanjutkan sesuai dengan jumlah dan jenis kredit yang telah ditetapkan oleh Direksi.

Pedoman Kerja

Pedoman kerja Komite Kredit mengacu pada 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

Pembentukan Komite Kredit Bank Ina merujuk pada Surat Keputusan Direksi No. SK/DIR/059/1221 tentang Kewenangan Komite Kredit dalam memberikan Persetujuan Kredit, dengan komposisi keanggotaan sebagai berikut.

Credit Committee

The Credit Committee is the committee in charge and responsible for making decisions related to credit, as well as evaluating or deciding on credit applications that are eligible or not continued in accordance with the amount and type of credit determined by the Board of Directors.

Charter

The Credit Committee Charter refer to 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.

Composition

The establishment of Bank Ina's Credit Committee refers to the the Board of Directors' Decision No. SK/DIR/059/1221 on the Authority of the Credit Committee in granting Credit Approval, with the following composition.

Ketua Chairperson	Direktur Utama	President Director
Wakil Ketua Vice Chairperson	<i>Chief Commercial Banking Officer</i>	Chief Commercial Banking Officer
Anggota Tetap Permanent Members	• Direktur Keuangan • Direktur Bisnis Retail • Direktur Manajemen Risiko dan Kepatuhan • Kepala Divisi Kredit Review	• Director of Finance • Director of Retail Business • 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 Kebijakan, Sistem, dan Prosedur • Kepala Divisi Audit Internal • Kepala Divisi <i>Legal</i> • Kepala Divisi Satuan Kerja Remedial & <i>Special Asset Management</i> • Kepala Divisi <i>Credit Administration</i> • Kepala Departemen Kepatuhan dan APU-PPT • Pemimpin Kantor Cabang • Undangan Lainnya jika diperlukan	• Head of Commercial Banking Division • Head of Risk Management Division • Head of Policy, System, and Procedure Division • Head of Internal Audit Division • Head of Legal Division • Head of Remedial & Special Asset Management Division • Head of Credit Administration Division • Head of Compliance and AML-CTF Department • Head of Branch Office • Other Invitations if needed

Independensi

Seluruh anggota Komite Kredit Bank Ina telah berkomitmen untuk mengutamakan sikap independen, penuh kehati-hatian, menjaga objektivitas, serta menghindari terjadinya benturan kepentingan selama menjalankan tugas dan tanggung jawabnya.

Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Komite Kredit sebagai berikut:

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;
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; serta
6. Meyakini bahwa kredit tidak berpotensi menjadi kredit bermasalah.

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*); serta
5. Setiap permohonan kredit baru, tambahan, pengurangan, perpanjangan dan perubahan persyaratan kredit harus diajukan secara tertulis dan ditandatangani oleh pejabat yang berwenang.

Rapat

Pada tahun 2023, Komite Kredit telah melaksanakan rapat sebanyak 15 kali, dengan agenda sebagai berikut.

Tanggal Date	Agenda
3 Juli 2023 July 3, 2023	Diskusi Proposal KUR. KUR Proposal Discussion.
6 Juli 2023 July 6, 2023	Diskusi Proposal Kredit Komersial. Discussion of Commercial Credit Proposals.
26 Juli 2023 July 26, 2023	Diskusi Proposal Kredit Komersial. Discussion of Commercial Credit Proposals.
2 Agustus 2023 August 2, 2023	Diskusi Proposal Kredit Komersial. Discussion of Commercial Credit Proposals.

Independency

All members of Bank Ina's Credit Committee have committed to prioritizing independence, prudence, maintaining objectivity, and avoiding conflicts of interest in carrying out their duties and responsibilities.

Duties and Responsibilities

The duties and responsibilities of the Credit Committee are as follows:

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. 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; and
6. To ensure that credit does not have the potential to become non-performing loans.

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*); and
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

In 2023, the Credit Committee held 15 meetings, with the following agenda.

Tanggal Date	Agenda
9 Agustus 2023 August 9, 2023	• <i>Meeting</i> Izin Prinsip Pengajuan Kredit Komersial; dan • Diskusi Proposal Kredit Komersial. • Meeting for Principal License for Commercial Credit Application; and • Discussion of Commercial Credit Proposals.
18 Agustus 2023 August 18, 2023	<i>Meeting</i> Izin Prinsip Pengajuan Kredit Komersial. Meeting for Principal License for Commercial Credit Application.
22 Agustus 2023 August 22, 2023	Diskusi Proposal Kredit Komersial. Discussion of Commercial Credit Proposals.
12 September 2023 September 12, 2023	• <i>Meeting</i> Izin Prinsip Pengajuan Kredit Komersial; dan • Diskusi Proposal Kredit Komersial. • Meeting for Principal License for Commercial Credit Application and • Discussion of Commercial Credit Proposals.
19 September 2023 September 19, 2023	<i>Meeting</i> Izin Prinsip Pengajuan Kredit Komersial. Meeting for Principal License for Commercial Credit Application.
19 Oktober 2023 October 19, 2023	Diskusi Proposal Kredit Komersial. Discussion of Commercial Credit Proposals.
24 Oktober 2023 October 24, 2023	Diskusi Proposal Kredit Komersial. Discussion of Commercial Credit Proposals.
31 Oktober 2023 October 31, 2023	Diskusi Proposal Kredit Komersial. Discussion of Commercial Credit Proposals.
2 November 2023 November 2, 2023	Diskusi Proposal Kredit Komersial. Discussion of Commercial Credit Proposals.
15 November 2023 November 15, 2023	Diskusi Proposal Kredit Komersial. Discussion of Commercial Credit Proposals.
7 Desember 2023 December 7, 2023	Diskusi Proposal Kredit Komersial. Discussion of Commercial Credit Proposals.

Realisasi Program Kerja Tahun 2023

Berikut informasi pelaksanaan kegiatan Komite Kredit selama tahun 2023.

1. Melakukan rapat Komite Kredit untuk memutuskan persetujuan proposal kredit/seminar bisnis.
2. Melakukan persetujuan proposal kredit secara sirkulasi.

Program Kerja Tahun 2024

Komite Kredit telah menyusun program kerja untuk tahun 2024, yaitu:

1. Melakukan rapat Komite Kredit untuk memutuskan persetujuan proposal kredit/seminar bisnis; serta
2. Melakukan persetujuan proposal kredit secara sirkulasi.

Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan merupakan komite yang bertugas dan bertanggung jawab berkaitan untuk merumuskan kebijakan perkreditan, memantau dan mengevaluasi penerapan kebijakan perkreditan, memantau perkembangan dan kondisi portofolio perkreditan, serta memberikan saran dan langkah perbaikan kepada Direksi atas hasil evaluasi yang telah dijalankan.

Pedoman Kerja

Komite Kebijakan Perkreditan menjalankan tugas dan tanggung jawabnya merujuk 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/060/1221 tentang Keanggotaan Komite Kebijakan Perkreditan Bank.

Realization of the 2023 Work Program

The following is information on the implementation of Credit Committee activities during 2023.

1. Conducting Credit Committee's meetings to decide on approval of credit proposals/business seminar.
2. Approving credit proposals in circulation.

2024 Work Program

The Credit Committee has developed a work program for 2024, namely:

1. Holding Credit Committee meeting to decide on the approval of credit proposal/business seminar; and
2. Approving credit proposals by circulation.

Credit Policy Committee

The Credit Policy Committee is a committee with duties and responsibilities related to formulating credit policies, monitoring and evaluating the implementation of credit policies, monitoring the development and condition of the credit portfolio, as well as providing suggestions and corrective measures to the Board of Directors on the results of evaluations that have been carried out.

Charter

The Credit Policy Committee carries out its duties and responsibilities referring to the Financial Services Authority Regulation No. 42/POJK.03/2017 on the Obligation to Formulate and Implement Credit or Bank Financing Policies for Commercial Banks, as well as the Board of Directors Decision No. SK/DIR/060/1221 on the Membership of the Bank's Credit Policy Committee.

Komposisi Keanggotaan

Pembentukan Komite Kebijakan Perkreditan merujuk pada Surat Keputusan Direksi No. SK/DIR/060/1221 tentang Keanggotaan Komite Kebijakan Perkreditan (KKP), dengan komposisi keanggotaan sebagai berikut.

Ketua Chairperson	Direktur Utama	President Director
Anggota Tetap Permanent Members	• <i>Chief Commercial Banking Officer</i> (alternatif pimpinan apabila ketua berhalangan) • Direktur Keuangan • Direktur Bisnis Retail • Direktur Manajemen Risiko dan Kepatuhan • Kepala Divisi Kebijakan, Sistem, dan Prosedur • Kepala Divisi Audit Internal	• Chief Commercial Banking Officer (alternative chairperson when the chairperson is unable) • Director of Finance • Director of Retail Business • Director of Risk Management and Compliance • Head of Policy, System and Procedure Division • Head of Internal Audit Division
Narasumber Speakers	Kepala unit terkait lainnya yang diundang untuk menghadiri rapat Komite Kebijakan Perkreditan Bank	Heads of other related units invited to attend the Bank's Credit Policy Committee's meeting

Independensi

Seluruh anggota Komite Kebijakan Perkreditan Bank Ina telah berkomitmen untuk mengutamakan sikap independen, penuh kehati-hatian, menjaga objektivitas, serta menghindari terjadinya benturan kepentingan selama menjalankan tugas dan tanggung jawabnya.

Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Komite Kebijakan Perkreditan sebagai berikut.

1. Mengembangkan usulan Kebijakan Perkreditan Bank (KPB), selaras dengan Misi, Visi, RBB, regulasi perbankan, dan aspek hukumnya.
2. Merumuskan KPB, melakukan kajian, dan memberikan saran-saran apabila diperlukan perubahan/perbaikan KPB.
3. Mengadakan rapat KKP minimal 1 kali dalam setahun untuk menerima masukan-masukan permasalahan terkait KPB, memberikan rumusan pemecahan dan perbaikan sehingga KPB dapat dilaksanakan secara konsekuen dan konsisten.
4. Memutuskan dan menetapkan ketentuan-ketentuan yang berhubungan dengan kebijakan kredit melalui kesepakatan bersama atau *voting*.
5. Membuat laporan hasil pembahasan Komite KKP secara tertulis kepada Dewan Komisaris dan Direksi.

Rapat

Pada tahun 2023, Komite Kebijakan Perkreditan Bank Ina telah melaksanakan rapat sebanyak 3 kali, dengan agenda sebagai berikut.

Tanggal Date	Agenda
25 Agustus 2023 August 25, 2023	Pembahasan Kebijakan Persetujuan Kredit dan Batas Wewenang Memutus Kredit. Discussion of Credit Approval Policy and Limit of Authority to Decide on Credit.
12 September 2023 September 12, 2023	Rapat Pembahasan Perubahan Limit <i>Plafond</i> Kredit Besar Tertentu (<i>Large Exposure</i>) yang harus Diketahui oleh Dewan Komisaris. Meeting to Discuss Changes to Certain Large Exposure Limit which must be Acknowledged by the Board of Commissioners.
22 Desember 2023 December 22, 2023	Rapat Pembahasan Kebijakan Agunan yang Diterima Bank dan Kecukupan Agunan Kredit dan Tambahan Tugas dan Wewenang Dewan Komisaris terkait Kredit. Meeting to Discuss Policy of Collateral Accepted by the Bank and Adequacy of Collateral for Credit and Additional Duties and Authorities of the Board of Commissioners related to Credit.

Composition

The establishment of the Credit Policy Committee refers to the the Board of Directors' Decision No. SK/DIR/060/1221 on the Membership of Credit Policy Committee (KKP), with the following composition.

Independency

All members of Bank Ina's Credit Policy Committee have committed to prioritizing independence, prudence, maintaining objectivity, and avoiding conflicts of interest in carrying out their duties and responsibilities.

Duties and Responsibilities

The duties and responsibilities of the Credit Policy Committee are as follows.

1. To develop Bank Credit Policy (KPB) proposals, in line with the Mission, Vision, RBB, banking regulations, and legal aspects;
2. To formulate KPB, conduct research, and give suggestions when changes/improvements of KPB are needed;
3. To hold KKP meetings at least once a year to receive input on problems related to KPB, provide solutions and improvements so that KPB can be carried out consequentially and consistently;
4. To decide and determine the provisions relating to credit policies through a collective agreement or voting; and
5. To prepare a report on KKP Committee's discussion results in writing to the Board of Commissioners and Board of Directors.

Meeting

In 2023, Bank Ina's Credit Policy Committee held 3 meetings, with the following agenda.

Realisasi Program Kerja Tahun 2023

Berikut informasi pelaksanaan kegiatan Komite Kebijakan Perkreditan selama tahun 2023.

1. Menerbitkan kebijakan terkait perkreditan, antara lain Kebijakan Manajemen Persetujuan Kredit dan Batas Wewenang Memutus Kredit (BWMK), Kebijakan Kredit Besar Tertentu (*Large Exposure*), Kebijakan Kredit Multiguna, Kredit Tanpa Agunan, dan Kredit Sindikasi.
2. Menerbitkan Standar Operasional Prosedur (SOP), antara lain SOP Penilaian Agunan dan Kerja Sama dengan Kantor Jasa Penilai Publik (KJPP), SOP Kerja Sama dengan Notaris dan/atau Pejabat Pembuat Akta Tanah (PPAT), SOP Unit Kerja Admin Kredit, SOP Kerja Sama Penyaluran Fasilitas Pinjaman kepada Perusahaan Multifinance, serta SOP Kredit Usaha Rakyat dan *Loan Channeling Digital*.
3. Memperbarui dan menambahkan beberapa ketentuan terkait kredit, antara lain menambahkan ketentuan agunan yang diterima Bank dan kecukupan agunan kredit, ketentuan mengenai kredit *refinancing*, maksimal nilai *debt burden ratio* (DBR) pada debitur konsumen, serta Petunjuk Pelaksanaan Laporan Kunjungan Calon Debitur dan Debitur.
4. Melakukan penyesuaian ketentuan terkait Tata Kelola di bidang perkreditan, di antaranya melalui adanya monitoring kredit oleh *Credit Governance* dan menetapkan limit *plafond* kredit yang harus diketahui oleh Dewan Komisaris, serta penambahan tugas dan wewenang Dewan Komisaris dalam perkreditan.
5. Melakukan sosialisasi atas ketentuan yang telah dipublikasikan, di antaranya sosialisasi mengenai Kebijakan Perkreditan Bank (KPB), sosialisasi mengenai Kebijakan KJPP dan Penilaian Jaminan, serta sosialisasi mengenai Kebijakan Persetujuan Kredit dan BWMK.

Program Kerja Tahun 2024

Komite Kebijakan Perkreditan telah menyusun program kerja untuk tahun 2024, yaitu:

1. Meneruskan aktivitas sosialisasi dan *refreshment* kebijakan dan prosedur perkreditan yang dilakukan secara berkelanjutan;
2. Melengkapi setiap produk atau layanan baru Bank dengan kebijakan dan/atau prosedur;
3. Melakukan perbaikan dan penyempurnaan Kebijakan atau prosedur perkreditan; serta
4. Meningkatkan kemampuan personil di divisi kebijakan, sistem, dan prosedur melalui pelatihan-pelatihan dan sertifikasi.

ALCO

Assets Liability Committee (ALCO) merupakan komite yang membantu Direksi dalam mengelola aktiva dan pasiva yang sensitif terhadap suku bunga, sehingga Bank dapat memaksimalkan pendapatan dan meminimalkan risiko suku bunga, risiko pasar, dan risiko likuiditas.

Realization of the 2023 Work Program

The following is information on the implementation of Credit Policy Committee activities during 2023.

1. Issuing credit-related policies, including Credit Approval Management Policy and Limit of Authority to Decide on Credit (BWMK), Large Exposure Policy, Multipurpose Credit Policy, Unsecured Credit, and Syndicated Credit.
2. Issuing Standard Operating Procedures (SOP), including SOP for Collateral Valuation and Cooperation with Public Appraisal Services Office (KJPP), SOP for Cooperation with Notary and/or Land Deed Official (PPAT), SOP for Credit Admin Work Unit, SOP for Cooperation in Loan Facility Distribution to Multifinance Companies, and SOP for People's Business Credit and Digital Loan Channeling
3. Updating and adding several provisions related to credit, including adding provisions on collateral received by the Bank and the adequacy of credit collateral, provisions regarding refinancing loans, the maximum value of debt burden ratio (DBR) on consumer debtors, and Implementation Guidelines for Prospective Debtor and Debtor Visit Reports.
4. Adjusting provisions related to Governance in credit sector, including through credit monitoring by Credit Governance and setting credit ceiling limits that must be acknowledged by the Board of Commissioners, and additional duties and authorities of the Board of Commissioners on credit.
5. Conducting dissemination of published regulations, including dissemination of Bank Credit Policy (KPB), dissemination of KJPP Policy and Collateral Valuation, and dissemination of Credit Approval Policy and BWMK.

2024 Work Program

The Credit Policy Committee has developed a work program for 2024, namely:

1. Continuing the dissemination and refreshment of credit policies and procedures on an ongoing basis;
2. Complementing each new product or service of the Bank with policies and/or procedures;
3. Making improvements and refinements to credit policies or procedures; and
4. Improving the capability of personnel in the policies, systems, and procedures division through trainings and certifications.

ALCO

The Assets Liability Committee (ALCO) is a committee that assists the Board of Directors in managing assets and liabilities that are sensitive to interest rates, ensuring the Bank can maximize income and minimize interest rate risk, market risk, and liquidity risk.

Komposisi Keanggotaan

Pembentukan ALCO merujuk 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 & Kepatuhan • Direktur Retail Banking • <i>Chief Commercial Banking Officer</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 Banking • Chief Commercial Banking Officer • 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 Bagian Kebijakan, Sistem, dan Prosedur • 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 Policy, Sistem, and Procedure • Other Invited Members

Composition

The establishment of ALCO refers to the Board of Directors' Decision No. SK/DIR/062/1221 on the Composition of the *Asset & Liability Committee* (ALCO), with the following composition.

Independensi

Seluruh anggota ALCO Bank Ina telah berkomitmen untuk mengutamakan sikap independen, penuh kehati-hatian, menjaga objektivitas, serta menghindari terjadinya benturan kepentingan selama menjalankan tugas dan tanggung jawabnya.

Independency

All ALCO members of Bank Ina have committed to prioritizing independence, prudence, objectivity, and avoiding conflicts of interest in carrying out their duties and responsibilities.

Tugas dan Tanggung Jawab

Tugas dan tanggung jawab ALCO sebagai berikut:

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*; serta
5. Menentukan suku bunga acuan untuk *funding*, *lending*, dan suku bunga antar kantor.

Duties and Responsibilities

The duties and responsibilities of ALCO are as follows:

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*; and
5. To determine the interest rate benchmark for *funding*, *lending*, and interoffice interest rates.

Rapat

Pada tahun 2023, ALCO telah melaksanakan rapat sebanyak 12 kali dengan rata-rata kehadiran anggota sebesar 90% dari 75% yang dipersyaratkan. Adapun agenda dan hasil rapat telah disampaikan dalam Notulen atau Risalah ALCO yang dilengkapi dengan daftar hadir peserta.

Meeting

In 2023, ALCO conducted meetings as many as 12 times with an average attendance of 90% of the required 75%. The agenda and results of the meeting have been submitted in the Minutes of ALCO, which is equipped with the attendance list of participants.

Realisasi Program Kerja Tahun 2023

Berikut informasi pelaksanaan kegiatan ALCO selama tahun 2023.

1. Memelihara kebutuhan likuiditas sepanjang tahun 2023, baik untuk pemenuhan pembayaran dana jatuh tempo maupun kewajiban atas pemberian kredit dan pembelian surat berharga.

Realization of the 2023 Work Program

The following is information on the implementation of ALCO activities during 2023.

1. Maintaining liquidity needs throughout 2023, both for fulfilling payment of funds due and obligations for extending credit and purchasing securities.

2. Melakukan beberapa kali penyesuaian suku bunga (*repricing*) *funding* dan *lending* sesuai dengan kondisi *market* yang mengalami kenaikan mengikut kenaikan suku bunga *Fed Funds Rate* yang sangat signifikan selama tahun 2022-2023 (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).

Program Kerja Tahun 2024

ALCO telah menyusun program kerja untuk tahun 2024, yaitu:

1. Memelihara kebutuhan likuiditas sepanjang tahun 2024, termasuk memenuhi rasio likuiditas yang dipersyaratkan oleh Bank Indonesia dan Otoritas Jasa Keuangan, di antaranya giro wajib minimum (GWM), penyangga likuiditas makroprudential (PLM), rasio intermediasi makroprudential (RIM) dan kebijakan insentif likuiditas makroprudential (KLM/RPIM), aset lancar terhadap dana pihak ketiga (AL/DPK), aset lancar terhadap *non-core deposit* (AL/NCD), *liquidity coverage ratio* (LCR), *net stable funding ratio* (NSFR);
2. Meningkatkan rasio *net interest margin* dengan cara melakukan penyesuaian suku bunga (*repricing*) *funding* dan *lending* sesuai dengan kondisi *market* yang mengalami kenaikan mengikut kenaikan *fed rate* yang sangat signifikan selama tahun 2023 dan penyesuaian kebijakan suku bunga acuan oleh Bank Indonesia;
3. Menjaga pertumbuhan dana pihak ketiga, kredit, dan total aset, serta rentabilitas Bank, sesuai dengan target yang ditetapkan pada Rencana Bisnis Bank;
4. Menjadi sub-mitra distribusi untuk penjualan SBN Retail pada *Primary Market* dan memelihara posisi *Trading* pada *Secondary Market*; serta
5. Menjadi Bank Kustodi dan mengelola bisnis Kustodi untuk bisnis *safekeeping* atau penitipan surat-surat berharga.

Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi merupakan komite yang dibentuk untuk memastikan sistem teknologi informasi sesuai dengan strategi Bank, memberikan pandangan pada pengelolaan teknologi informasi dan manajemen sistem informasi, serta memantau kegiatan dan kesiapan infrastruktur teknologi informasi.

Komposisi Keanggotaan

Pembentukan Komite Pengarah Teknologi Informasi merujuk pada Surat Keputusan No. SK/DIR/046/0823 tentang Penyempurnaan Tata Kerja dan Keanggotaan Komite Pengarah Teknologi Informasi, dengan komposisi keanggotaan sebagai berikut.

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 2022-2023 (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 fulfill the provisions of Macroprudential Inclusive Financing Ratio (RPIM).

2024 Work Program

ALCO has developed a work program for 2024, namely:

1. Maintaining liquidity requirements throughout 2024, including meeting liquidity ratios required by Bank Indonesia and Financial Services Authority, including minimum reserve requirements (GWM), macroprudential liquidity buffer (PLM), macroprudential intermediation ratio (RIM) and macroprudential liquidity incentive policy (KLM/RPIM), current assets to third party funds (AL/DPK), current assets to non-core deposits (AL/NCD), liquidity coverage ratio (LCR), net stable funding ratio (NSFR);
2. Improving the net interest margin ratio by adjusting *funding* and *lending* interest rates (*repricing*) in accordance with market conditions that have increased following the significant increase in the fed rate in 2023 and the adjustment of benchmark interest rate policy by Bank Indonesia;
3. Maintaining the growth of third party funds, loans, and total assets, as well as the Bank's profitability, in accordance with the targets set in the Bank's Business Plan;
4. Become a distribution sub-partner for Retail SBN sales in the Primary Market and maintain a Trading position in the Secondary Market; and
5. Become a Custodian Bank and manage the Custody business for safekeeping business.

Information Technology Steering Committee

The Information Technology Steering Committee is a committee established to ensure that information technology systems are in line with the Bank's strategy, provide insight into the management of information technology and information systems management, and monitor the activities and readiness of information technology infrastructure.

Composition

The establishment of Information Technology Steering Committee refers to the Decision No. SK/DIR/046/0823 on the Improvement of Work Procedures and Composition of the Information Technology Steering Committee, with the following composition.

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
Anggota Members	• Direktur Utama • Direktur Manajemen Risiko dan Kepatuhan • Direktur Bisnis Retail • Direktur Keuangan • <i>Chief Commercial Banking Officer</i> • Kepala Divisi <i>Digital Technology</i> • Kepala Divisi <i>Branch & Commercial Banking Technology</i> • Kepala Divisi Manajemen Risiko • Kepala Divisi <i>Digital Governance</i> • Kepala Divisi <i>Komersial Banking</i> • Kepala Divisi <i>Network & Branch Development</i> • Kepala Divisi <i>Branch Operation & Control Unit</i> • Kepala Divisi <i>Digital Solutions & Partnership</i> • Kepala Divisi <i>Digital Operation</i> • Kepala Satuan Kerja Akuntansi & Perencanaan Keuangan	• President Director • Director of Risk Management and Compliance • Director of Retail Business • Director of Finance • Chief Commercial Banking Officer • Director 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

Seluruh anggota Komite Pengarah Teknologi Informasi Bank Ina telah berkomitmen untuk mengutamakan sikap independen, penuh kehati-hatian, menjaga objektivitas, serta menghindari terjadinya benturan kepentingan selama menjalankan tugas dan tanggung jawabnya.

Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Komite Pengarah Teknologi Informasi sebagai berikut:

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; serta
5. Melalui rapat rutin, melakukan evaluasi terhadap penggunaan teknologi dan melakukan penyesuaian yang dibutuhkan sesuai dengan adanya tanggapan dari Otoritas Jasa Keuangan.

Rapat

Pada tahun 2023, Komite Pengarah Teknologi Informasi telah melaksanakan rapat sebanyak 4 kali, dengan agenda sebagai berikut.

Independency

All members of Bank Ina's Information Technology Steering Committee have committed to prioritizing independence, prudence, maintaining objectivity, and avoiding conflicts of interest in carrying out their duties and responsibilities.

Duties and Responsibilities

The duties and responsibilities of the Information Technology Steering Committee are as follows:

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; and
5. Through regular meetings, to evaluate the use of technology and make necessary adjustments in accordance with the response from the Financial Services Authority.

Meeting

In 2023, the Information Technology Steering Committee held 4 meetings, with the following agenda.

Tanggal Date	Agenda	
18 April 2023 April 18, 2023	• <i>Review Progress RPTI 2023;</i> • <i>Roadmap Implementation IBMB & IBB 2023;</i> • <i>Additional Project & Initiatives;</i> • <i>Tindak Lanjut Temuan Audit terkait Teknologi Informasi;</i> • <i>System Support & Utilization Server - Managed by FDS;</i> • <i>Technical Support & Utilization Server - Managed by Bank Ina; dan</i> • <i>Google Cloud Performance.</i>	• Review Progress of RPTI 2023; • Roadmap Implementation of IBMB & IBB 2023; • Additional Project & Initiatives; • Follow-up of Audit Findings related to Information Technology; • System Support & Utilization Server - Managed by FDS; • Technical Support & Utilization Server - Managed by Bank Ina; and • Google Cloud Performance.

Tanggal Date	Agenda	
27 Juni 2023 June 27, 2023	• <i>Progress Update</i> atas <i>Action Item</i> dari ITSC #1 18 April 2023; • Revisi Target Implementasi dan <i>Progress Update</i> RPTI 2023; dan • <i>Cyber Security</i>.	• Progress Update on Action Item from ITSC #1 April 18, 2023; • Revised Implementation Target and Progress Update on RPTI 2023; and • Cyber Security.
9 Oktober 2023 October 9, 2023	• <i>Progress Update</i> RPTI 2023; • RPTI 2024; • Laporan <i>IT Operation</i>; dan • Laporan Simulasi <i>Phishing E-mail</i> Tahap 2.	• Progress Update on RPTI 2023; • RPTI 2024; • IT Operation Report; and • Phishing E-mail Simulation Report Phase 2
13 Desember 2023 December 13, 2023	• <i>Progress Update</i> RPTI 2023; • RPTI 2024; • Penginian RSTI 2022-2026; • Laporan <i>IT Operation & Security</i>; serta • <i>Update</i> dari Divisi <i>Digital Governance</i>.	• Progress Update RPTI 2023; • RPTI 2024 • Updating RSTI 2022-2026; • IT Operation & Security Report; and • Update from Digital Governance Division.

Realisasi Program Kerja Tahun 2023

Berikut informasi pelaksanaan kegiatan Komite Pengarah Teknologi Informasi selama tahun 2023.

1. Melakukan penginian Rencana Strategis TI.
2. Memantau pelaksanaan proyek-proyek TI yang tercantum pada RPTI 2023.
3. Memantau pelaksanaan operasional TI dan keamanan TI.
4. Menyusun RPTI 2024.

Program Kerja Tahun 2024

Komite Pengarah Teknologi Informasi telah menyusun program kerja untuk tahun 2024, yaitu:

1. Melakukan evaluasi kebijakan keamanan TI, khususnya keamanan siber;
2. Memantau pelaksanaan proyek-proyek TI yang tercantum pada RPTI 2024;
3. Memantau pelaksanaan operasional dan keamanan TI;
4. Memantau efektivitas biaya TI; dan
5. Menyusun RPTI 2025.

Komite Produk

Komite Produk merupakan komite yang bertugas dan bertanggung jawab untuk memberikan arahan strategis terkait rencana pengembangan dan penerapan produk Bank sesuai dengan perkembangan industri perbankan saat ini.

Pedoman Kerja

Komite Produk menjalankan tugas dan tanggung jawabnya merujuk pada Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 13/POJK.03/2021 tanggal 30 Juli 2021 tentang Penyelenggaraan Produk Bank Umum.

Komposisi Keanggotaan

Pembentukan Komite Produk mengacu pada Surat Keputusan No. SK/DIR/056/1121 tentang Susunan Keanggotaan Komite Produk, dengan komposisi keanggotaan sebagai berikut.

Realization of the 2023 Work Program

The following is information on the implementation of the Information Technology Steering Committee activities during 2023.

1. Updating IT Strategic Plan.
2. Monitoring the implementation of IT projects listed in RPTI 2023.
3. Monitoring the implementation of IT operations and IT security.
4. Developing RPTI 2024.

2024 Work Program

The Information Technology Steering Committee has developed a work program for 2024, namely:

1. Evaluating IT security policies, especially cybersecurity;
2. Monitoring the implementation of IT projects listed in RPTI 2024;
3. Monitoring the implementation of IT operations and security;
4. Monitoring IT cost effectiveness; and
5. Developing RPTI 2025

Product Committee

The Product Committee is the committee in charge of and responsible for providing strategic direction related to the development plan and implementation of the Bank's products in accordance with the current development of the banking industry.

Charter

The Product Committee carries out its duties and responsibilities by referring to Financial Services Authority Regulation No. 13/POJK.03/2021 dated July 30, 2021, on the Implementation of Commercial Bank Products.

Composition

Establishment of Product Committee refers to Decision Letter No. SK/DIR/056/1121 on Composition of Product Committee, with the following composition.

Ketua Chairperson	Direktur Bisnis Retail	Director of Retail Business
Sekretaris / Anggota Tetap Secretary/Permanent Member	Divisi Manajemen Risiko & 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 Kebijakan, Sistem & Prosedur - Divisi Legal - Divisi Digital Operation - Divisi Digital Technology - Departemen 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) - Policy, System & Procedure Division - Legal Division - Digital Operation Division - Digital Technology Division - Compliance & AML-CTF Department - 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

Independensi

Seluruh anggota Komite Produk Bank Ina telah berkomitmen untuk mengutamakan sikap independen, penuh kehati-hatian, menjaga objektivitas, serta menghindari terjadinya benturan kepentingan selama menjalankan tugas dan tanggung jawabnya.

Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Komite Produk sebagai berikut.

1. Menyusun kebijakan, strategi, dan pedoman pengembangan produk baru.
2. Memberikan keputusan atas usulan peluncuran produk baru.
3. Melakukan kajian terhadap produk yang dimiliki oleh Bank secara periodik.
4. Melakukan perbaikan atau penyempurnaan pelaksanaan pengembangan produk baru berdasarkan hasil evaluasi pelaksanaan pengembangan produk baru.
5. Menetapkan hal-hal yang terkait dengan pengembangan produk baru yang menyimpang dari prosedur normal.

Rapat

Pada tahun 2023, Komite Produk telah melaksanakan rapat sebanyak 1 kali, dengan agenda sebagai berikut.

Tanggal Date	Agenda
9 November 2023 November 9, 2023	Update Status RPPB 2023 dan RPPB 2024. Update on Status of RPPB 2023 and RPPB 2024.

Realisasi Program Kerja Tahun 2023

Berikut informasi pelaksanaan kegiatan Komite Produk selama tahun 2023.

1. Laku Pandai.
2. Pengembangan Aplikasi BINA Phase 1 (Layanan Perbankan Digital).
3. Pinjaman Digital untuk UMKM.
4. Open API Banking.
5. Penambahan fitur pada aplikasi BINA.
6. INA Mobile Phase 3.
7. Layanan Nasabah Prima.

Independency

All members of Bank Ina's Product Committee have committed to prioritizing independence, prudence, objectivity, and avoiding conflicts of interest in carrying out their duties and responsibilities.

Duties and Responsibilities

The duties and responsibilities of the Product Committee are as follows.

1. Developing policies, strategies, and guidelines for new product development.
2. Making decisions on proposed new product launches.
3. Conducting periodic reviews of the Bank's products.
4. Making improvements or refinements to the implementation of new product development based on the evaluation results of the implementation of new product development.
5. Determining matters related to new product development that deviate from normal procedures.

Meeting

In 2023, the Product Committee carried out meetings as many as 1 time, with the following agenda.

Realization of Work Program in 2023

The following is information on the implementation of Product Committee activities during 2023.

1. Laku Pandai.
2. BINA Phase 1 Application Development (Digital Banking Services).
3. Digital Loan for MSMEs.
4. Open API Banking.
5. Additional features to BINA application.
6. INA Mobile Phase 3.
7. Prima Customer Service.

Sekretaris Perusahaan

Corporate Secretary

Sekretaris Perusahaan merupakan organ di bawah Direksi yang mempunyai tugas sebagai perantara komunikasi antara Bank dengan pemangku kepentingan, memastikan Bank senantiasa mematuhi peraturan dan perundang-undangan yang berlaku, serta memastikan penerapan GCG dilaksanakan secara komprehensif.

Pedoman Kerja

Pedoman kerja Sekretaris Perusahaan mengacu pada Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 tanggal 8 Desember 2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik dan Standar Operasional Prosedur Pedoman Corporate Secretary No. 158 tanggal 6 Oktober 2023.

Profil Sekretaris Perusahaan

Berdasarkan Surat Keputusan Direksi No. SK/DIR/006/0123, Sekretaris Perusahaan pada tahun 2023 dijabat oleh Feliks Suranta Tarigan. Profil lengkap Sekretaris Perusahaan telah diungkapkan pada Bab Profil Perusahaan di dalam Laporan Tahunan ini.

Kedudukan Sekretaris Perusahaan

Berdasarkan Struktur Organisasi Bank No. SK/DIR/041/0823 yang berlaku sejak 28 Agustus 2023, Sekretaris Perusahaan di bawah Direktur Manajemen Risiko dan Kepatuhan dan melaporkan pelaksanaan tugas dan tanggung jawabnya kepada Direktur Utama.

Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Sekretaris Perusahaan sebagai berikut:

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;

The Corporate Secretary is an organ under the Board of Directors that has the task of mediating communication between the Bank and stakeholders, ensuring that the Bank always complies with applicable laws and regulations, and ensuring that GCG implementation is carried out comprehensively.

Work Guidelines

The work guidelines of the Corporate Secretary refer to 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.

Corporate Secretary's Profile

Based on the Board of Directors's Decision No. SK/DIR/006/0123, the Corporate Secretary in 2023 was held by Feliks Suranta Tarigan. The full profile of the Corporate Secretary has been disclosed in the Company Profile Chapter in this Annual Report.

Corporate Secretary's Position

Based on the Bank's Organizational Structure No. SK/DIR/041/0823 effective since August 28, 2023, the Corporate Secretary is under the coordination of the Director of Risk Management and Compliance and reports the implementation of duties and responsibilities to the President Director.

Duties and Responsibilities

The duties and responsibilities of the Corporate Secretary are as follows:

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. Memastikan bahwa Pemegang Saham telah mendapatkan hak-haknya, antara lain dalam hal RUPS Tahunan dan RUPS Luar Biasa, serta pencatatan transaksi/perpindahan saham; serta
6. Melaksanakan keterbukaan informasi sesuai dengan ketentuan peraturan dan perundang-undangan.

Pelaksanaan Tugas

Di tahun 2023, Sekretaris Perusahaan telah menjalankan tugas dan tanggung jawab dengan baik dan telah sesuai dengan pedoman kerja yang berlaku, 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 Divisi *Corporate Secretary*;
 - b. Laporan Eksternal:
 - 1) Laporan Registrasi Pemegang Saham sebanyak 12 kali yang dipublikasikan di situs web Bursa Efek Indonesia;
 - 2) Laporan Realisasi Penggunaan Dana sebanyak 2 kali;
 - 3) Laporan Keterbukaan Informasi pada situs web Bursa Efek Indonesia sebanyak 10 kali;
 - 4) Mengadakan RUPS Tahunan pada tanggal 16 Juni 2023, dan 2 kali RUPS Luar Biasa, yaitu pada tanggal 9 Januari 2023 dan 19 Mei 2023, serta Paparan Publik pada tanggal 31 Maret 2023;
 - 5) Laporan hasil RUPS Tahunan sebanyak 1 kali dan Laporan hasil RUPS Luar biasa 2 kali; serta
 - 6) Laporan Tahunan Buku 2022 sebanyak 1 kali;
3. Memberikan masukan kepada Direksi melalui penyelenggaraan:
 - a. Rapat Direksi sebanyak 38 kali; serta
 - b. Rapat Gabungan Dewan Komisaris dan Direksi sebanyak 4 kali;
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; serta
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.

5. Ensuring that Shareholders have obtained their rights, among others in terms of the Annual GMS and Extraordinary GMS, and the recording of share transactions/transfers; and
6. Conducting information disclosure in accordance with the provisions of laws and regulations.

Implementation of Duties

In 2023, the Corporate Secretary carried out duties and responsibilities well and has been in accordance with the applicable work guidelines, as follows:

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 Divisional Annual Report;
 - b. External Report:
 - 1) Shareholder Registration Report 12 times, published on Indonesia Stock Exchange website;
 - 2) Report on Realization of Use of Proceeds 2 times;
 - 3) Information Disclosure Report on Indonesia Stock Exchange website 10 times;
 - 4) Holding the Annual GMS on June 16, 2023, and 2 Extraordinary GMS, namely on January 9 2023 and May 19 2023, as well as a Public Expose on May 31, 2023;
 - 5) Report on the results of the Annual GMS 1 time and Report on the results of the Extraordinary GMS 2 times; and
 - 6) 2022 Annual Report, 1 time;
3. Providing input to the Board of Directors through holding:
 - a. Board of Directors' meeting 38 times; and
 - b. 4 Joint Meetings of Board of Commissioners and Board of Directors;
4. Preparing and delivering external letters; and
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) merupakan organ pendukung Direksi yang menjalankan tugas untuk melakukan aktivitas internal audit seperti *assurance* dan *consulting*, serta aktivitas investigasi dalam rangka memberikan penilaian yang independen atas pengendalian internal, penerapan manajemen risiko, dan penerapan GCG.

Pedoman Kerja

SKAI menjalankan tugas dan tanggung jawabnya merujuk pada Piagam Internal Audit yang disahkan pada tanggal 13 Desember 2023. Piagam SKAI tersebut disahkan oleh Direktur Utama setelah mendapat persetujuan dari Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit. Kemudian, piagam tersebut disosialisasikan ke unit kerja dan akan ditinjau minimal 3 tahun sekali untuk diperbarui agar sesuai dengan perkembangan bisnis terkini.

Profil Kepala Satuan Kerja Audit Internal

SKAI dipimpin oleh seorang kepala SKAI. Kepala SKAI diangkat dan diberhentikan oleh Direktur Utama setelah mendapat persetujuan dari Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit. Pada tahun 2023, Kepala SKAI dijabat oleh Usep Hanafiah Dahlan berdasarkan Surat Keputusan Direksi No. SK/DIR/022/0822 tanggal 22 Agustus 2022. Profil lengkap Kepala SKAI telah disampaikan pada bagian Profil Pejabat Eksekutif bab Profil Perusahaan dalam Laporan Tahunan ini.

Jumlah Auditor Internal

Pada tahun 2023, Bank Ina mempunyai Auditor Internal sebanyak 11 orang, termasuk di dalamnya Kepala SKAI.

Kualifikasi dan Sertifikasi Personel

Dalam rangka meningkatkan potensi SKAI, Bank mengikutsertakan personel SKAI dalam program sertifikasi sesuai dengan Peraturan Bank Indonesia No. 12/7/PBI/2010 perihal Sertifikasi Manajemen Risiko bagi Pengurus dan Pejabat Bank Umum. Di tahun 2023, Auditor SKAI telah mempunyai Sertifikasi Kompetensi yang terdiri dari 1 orang memiliki sertifikasi Manajemen Risiko Level 4; 2 orang memiliki sertifikasi Manajemen Risiko Level 3; 2 orang memiliki sertifikasi Manajemen Risiko Level 2; 3 orang memiliki sertifikasi Manajemen Risiko Level 1; dan 3 orang belum memiliki sertifikasi Manajemen Risiko. Selain itu, terdapat 2 orang telah memiliki sertifikasi kompetensi bidang auditor. Di sisi lain,

The Internal Audit Unit (SKAI) is a supporting organ of the Board of Directors that carries out the task of conducting internal audit activities such as *assurance* and *consulting*, as well as investigative activities in order to provide an independent assessment of internal control, risk management implementation, and GCG implementation.

Charter

SKAI carries out its duties and responsibilities referring to the Internal Audit Charter which was approved on December 13, 2023. The SKAI Charter is authorized by the President Director after obtaining approval from the Board of Commissioners by considering the recommendations of the Audit Committee. Then, the charter is socialized to work units and will be reviewed at least once every 3 years to be updated in accordance with the latest business developments.

Profile of Head of Internal Audit Work Unit

SKAI is led by a Head of SKAI. The Head of SKAI is appointed and dismissed by the President Director after obtaining approval from the Board of Commissioners by considering the recommendations of the Audit Committee. In 2023, the Head of SKAI was appointed by Usep Hanafiah Dahlan based on the Board of Directors' Decision No. SK/DIR/022/0822 dated August 22, 2022. 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.

Number of Internal Auditors

In 2023, Bank Ina had 11 Internal Auditors, including the Head of Internal Audit.

Personnel Qualification and Certification

In order to increase the potential of SKAI, the Bank includes SKAI personnel in certification programs in accordance with Bank Indonesia Regulation No. 12/7/PBI/2010 on Risk Management Certification for Management and Officers of Commercial Banks. In 2023, SKAI Auditors had Competency Certification consisting of 1 person having Level 4 Risk Management certification; 2 people having Level 3 Risk Management certification; 2 people having Level 2 Risk Management certification; 3 people having Level 1 Risk Management certification; and 3 people not having Risk Management certification. In addition, there are 2 people having competency certification in the field of auditors. On the

Bank Ina memastikan seluruh personel SKAI mengutamakan sikap independen dan objektif dalam melaksanakan tugas dan tanggung jawabnya yang dibuktikan dengan tidak memiliki 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

Berdasarkan struktur organisasi, SKAI berada di bawah wewenang dan tanggung jawab Direktur Utama. Dalam melaksanakan tugasnya, SKAI bertanggung jawab langsung kepada Direktur Utama dan menyampaikan laporan kepada Direktur Utama dan/atau Dewan Komisaris. Kemudian, menyampaikan salinan laporan kepada Dewan Komisaris, Komite Audit, dan Direktur Kepatuhan dan pihak-pihak lain yang terkait.

Tugas dan Tanggung Jawab

Tugas dan tanggung jawab SKAI dijelaskan sebagai berikut:

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; serta
4. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen.

Pelaksanaan Tugas

Berikut informasi pelaksanaan kegiatan SKAI selama tahun 2023.

1. Pemeriksaan wajib (*mandatory audit*) berdasarkan ketentuan yang berlaku, yaitu Laporan Hasil Pemeriksaan Keuangan (LHPK) dan *Security Audit* (SKN-BI, BI-RTGS, BI-ETP, BI-SSSS, BI-FAST dan Kantor Pengelola Daftar Hitam Nasional (KPDHN)), Sistem Layanan Informasi Keuangan (SLIK) *Single Customer View* (SCV)/Lembaga Penjamin Simpanan, Alat Pembayaran dengan Menggunakan Kartu (APMK), dan *Internal Capital Adequacy Assessment Process* (ICAAP).
2. Pemeriksaan regular terkait divisi/departemen sebanyak 2 penugasan, kantor cabang sebanyak 5 penugasan, dan kantor cabang pembantu sebanyak 8 penugasan.
3. Pemeriksaan *information technology* sebanyak 4 penugasan, terdiri dari Implementasi ISO/IEC 27001:2022, *IT Corebanking Funding, Management Project TI Wealth Management System* (WMS), dan *Post Implementation Review* (PIR) *Internet Banking* dan *Mobile Banking*.
4. Pemeriksaan khusus sebanyak 12 penugasan.

other hand, Bank Ina ensures that all SKAI personnel prioritize an independent and objective attitude in carrying out their duties and responsibilities as evidenced 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

Based on the organizational structure, SKAI is under the authority and responsibility of the President Director. In carrying out its duties, SKAI is directly responsible to the President Director and submits reports to the President Director and/or the Board of Commissioners. Then, submit a copy of the report to the Board of Commissioners, Audit Committee, and Compliance Director and other related parties.

Duties and Responsibilities

The duties and responsibilities of SKAI are explained as follows:

1. To assist the duties of the President Director and the 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; and
4. To provide suggestions for improvement and objective information about the activities audited at all levels of management.

Implementation of Duties

The following is information on the implementation of SKAI activities during 2023.

1. Mandatory audit based on applicable regulations, namely Financial Audit Report (LHPK) and Security Audit (SKN-BI, BI-RTGS, BI-ETP, BI-SSSS, BI-FAST and National Blacklist Management Office (KPDHN)), Financial Information Service System (SLIK) *Single Customer View* (SCV)/Safety Deposit Insurance Institution, Payment Instruments Using Cards (APMK), and Internal Capital Adequacy Assessment Process (ICAAP).
2. Regular inspections related to divisions/departments amounted to 2 assignments, branch offices amounted to 5 assignments, and sub-branch offices amounted to 8 assignments;
3. Information technology examination as much as 4 assignments, consisting of ISO/IEC 27001: 2022 IT Corebanking Funding, Wealth Management System (WMS) IT Project Management, and Post Implementation Review (PIR) Internet Banking and Mobile Banking.
4. Special inspections amounted to 12 assignments.

Temuan dan Tindak Lanjut

SKAI setiap tahun melakukan sistem peninjauan ulang yang sesuai dan memadai terhadap temuan audit yang diterima dari masing-masing auditor. Selanjutnya, hasil audit tersebut dianalisa dan dilaporkan kepada Direksi sebagai temuan yang harus ditindaklanjuti. Pada tahun 2023, SKAI telah melakukan pengumpulan data yang perlu ditindaklanjuti sebagai berikut.

Status	Total Temuan Total Findings	Persentase Percentage (%)
In Progress	55	10,68
Extend	1	0,19
Closed (Done)	459	89,13
Total	515	100,00

Findings and Follow Up

SKAI annually conducts an appropriate and adequate review system of audit findings received from each auditor. Furthermore, the audit results are analyzed and reported to the Board of Directors as findings that must be followed up. In 2023, SKAI collected data that needs to be followed up as follows.

Penilaian Kinerja

Evaluasi kinerja personel SKAI didasarkan pada pencapaian *key performance indicator* (KPI) yang telah ditetapkan pada awal tahun buku. Adapun KPI yang digunakan terdiri dari 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.

Performance Assessment

The performance evaluation of SKAI personnel is based on the achievement of key performance indicators (KPIs) set at the beginning of the fiscal year. The KPIs used consist of the level of fulfillment of audit objectives, the level of accuracy and relevance of audit results, the level of satisfaction with the use of SKAI services, the efficiency and effectiveness of SKAI, and the level of compliance with professional standards.

Pengembangan Kompetensi

Pada tahun 2023, Kepala SKAI melaksanakan pelatihan secara mandiri melalui buku dan beragam media informasi digital.

Competency Development

In 2023, the Head of SKAI conducted training independently through books and various digital information media.

Sistem Pengendalian Internal

Internal Control System

Bank menerapkan sistem pengendalian internal secara komprehensif pada unit/divisi kerja. Penerapan sistem pengendalian internal bertujuan untuk memberikan suatu keyakinan terhadap efektivitas dan efisiensi operasional Bank, menjamin tersedianya pelaporan keuangan yang akurat dan andal, meningkatkan kepatuhan terhadap prosedur dan peraturan yang diberlakukan, serta mengurangi risiko terjadinya kerugian, penyimpangan, dan pelanggaran aspek kehati-hatian.

The Bank implements a comprehensive internal control system in working units/divisions. The implementation of the internal control system aims to provide assurance on the effectiveness and efficiency of the Bank's operations, ensure the availability of accurate and reliable financial reporting, improve compliance with applicable procedures and regulations, and reduce the risk of losses, irregularities, and violations of prudential aspects.

Sistem pengendalian internal Bank berpedoman 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 industri perbankan terkini.

The Bank's internal control system is guided by the Circular Letter of the Financial Services Authority No. 35/SEOJK.03/2017 concerning Internal Control System Guidelines for Commercial Banks, as well as adjusted to the organizational structure and the latest banking industry developments.

Penerapan Sistem Pengendalian Internal dan Kesesuaian dengan COSO

Penerapan sistem pengendalian internal Bank dilaksanakan mengacu pada standar internasional yang dikeluarkan oleh *Committee of Sponsoring Organization of Tradeway Commission* (COSO), berupa kriteria *Internal Control-Integrated Framework*. Dalam *COSO-Internal Control-Integrated Framework*, terdapat 5 komponen sistem pengendalian internal sebagai kerangka utama yang secara sistematis dan terintegrasi membentuk suatu sistem pengendalian yang efektif dan efisien.

Adapun penerapan sistem pengendalian internal Bank Ina dan kesesuaiannya dengan *COSO-Internal Control-Integrated Framework* diuraikan sebagai berikut.

Implementation of Internal Control Systems and Conformity with COSO

The implementation of the Bank's internal control system is carried out in accordance with international standards issued by the Committee of Sponsoring Organization of Tradeway Commission (COSO), in the form of Internal Control-Integrated Framework criteria. In the *COSO-Internal Control-Integrated Framework*, there are 5 components of the internal control system as the main framework that systematically and integratedly form an effective and efficient control system.

The implementation of Bank Ina's internal control system and its conformity with the *COSO-Internal Control-Integrated Framework* is described as follows.

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 melaksanakan evaluasi efektivitas sistem pengendalian internal. Evaluasi tersebut dilakukan oleh SKAI pada seluruh divisi/unit kerja. Hasil evaluasi kemudian dilaporkan kepada Direktur Utama, Komisaris Utama, serta Komite Audit untuk ditelaah dan ditindaklanjuti.

Evaluation of the Effectiveness of Internal Control System

Bank Ina periodically evaluates the effectiveness of the internal control system. The evaluation is conducted by SKAI in all divisions/work units. The evaluation results are then reported to the President Director, President Commissioner, and Audit Committee for review and follow-up.

Pernyataan Dewan Komisaris dan Direksi atas Kecukupan Sistem Pengendalian Internal

Dewan Komisaris dan Direksi memandang sistem pengendalian internal telah dilaksanakan dengan baik selama tahun 2023. Namun demikian, Dewan Komisaris dan Direksi berharap penerapan sistem pengendalian internal diupayakan meningkat setiap tahunnya guna menjaga dan mempertahankan bisnis Bank yang berkesinambungan.

Statement of the Board of Commissioners and Board of Directors on the Adequacy of Internal Control System

The Board of Commissioners and the Board of Directors consider that the internal control system has been well implemented during 2023. However, the Board of Commissioners and the Board of Directors expect the implementation of the internal control system to improve every year in order to maintain and sustain the Bank's sustainable business.

Manajemen Risiko

Risk Management

Manajemen risiko Bank Ina dikelola dengan melibatkan pengawasan dari seluruh organ, seperti Direktur Utama dan Dewan Komisaris melalui Komite Pemantau Risiko. Selain itu, Bank juga membentuk Komite Manajemen Risiko dan Divisi Manajemen Risiko yang independen terhadap satuan kerja operasional dan bisnis.

Struktur organisasi pengelola manajemen risiko Bank Ina diungkapkan sebagai berikut.

Bank Ina's risk management is managed by involving supervision from all organs, such as the President Director and the Board of Commissioners through the Risk Monitoring Committee. In addition, the Bank also established a Risk Management Committee and Risk Management Division that are independent of operational and business work units.

The organizational structure of Bank Ina's risk management management is disclosed as follows.



Divisi Manajemen Risiko

Divisi Manajemen Risiko bertanggung jawab untuk menjalankan fungsi tata kelola manajemen risiko secara independen. Sebagai *second line of defense*, divisi ini dapat berkoordinasi dengan seluruh unit bisnis dan unit pendukung, mulai dari level strategis sampai dengan level transaksi untuk menjalankan proses identifikasi, pengukuran, pemantauan, pengendalian, sistem informasi, serta sistem pengendalian internal yang menyeluruh.

Divisi Manajemen Risiko dipimpin oleh Kepala Divisi Manajemen Risiko yang bertanggung jawab langsung kepada Direktur Manajemen Risiko dan Kepatuhan. Informasi terkait profil Kepala Divisi Manajemen Risiko telah disampaikan pada pembahasan Profil Pejabat Eksekutif dalam Laporan Tahunan ini.

Risk Management Division

Risk Management Division is responsible for performing risk management governance function independently. As a second line of defense, this division may coordinate with all business units and support units, from strategic level to transaction level in order to carry out the process of identification, measurement, monitoring, control, information system, and a comprehensive internal control system.

The Risk Management Division is led by the Head of Risk Management Division who is responsible directly to Director of Risk Management and Compliance. The profile of Risk Management Division Head is presented in the discussion of Executive Officer Profiles in this Annual Report.

Tanggung Jawab dan Wewenang Divisi Manajemen Risiko

Berikut tanggung jawab dan wewenang Divisi Manajemen Risiko Bank Ina:

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.
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.

Responsibilities and Authorities of Risk Management Division

The following are the responsibilities and authorities of Bank Ina's 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. Monitor overall risk position or exposure, as well as per risk, including monitoring compliance with established risk tolerances and limits.
6. Conduct the stress testing to determine the impact of the implementation of risk management policies and strategies on the 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 the systems and procedures used and their impact on the 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

Untuk dapat meningkatkan kinerja, profit, dan pangsa pasar yang dimiliki, Bank Ina terus melakukan pengembangan bisnis melalui pengembangan produk dan aktivitas baru agar dapat mengikuti perkembangan di era perbankan digital. Hal ini terus dilakukan oleh Bank secara berkesinambungan.

Penetrasi pasar terus dilakukan dengan rencana pembukaan kantor cabang baru maupun merelokasi kantor cabang di beberapa kota di Indonesia. Langkah ini bertujuan untuk memperluas jangkauan dan meningkatkan pangsa pasar Bank, yang sekaligus mendukung pemasaran produk dan aktivitas baru serta untuk menggarap sektor bisnis UMKM. Selain itu, aktivitas Bank Ina sebagai Bank Devisa yang telah diimplementasikan sejak tanggal 23 September 2020 sampai dengan Desember 2023 telah menunjukkan perkembangan yang baik.

Sejalan dengan hal tersebut, kebijakan manajemen risiko di tahun 2023 memberikan arah penekanan pada upaya untuk meningkatkan efektivitas pengendalian risiko terhadap perkembangan penyaluran dana Bank yang lebih sehat, terutama pada aktivitas penyaluran kredit dan kredit yang terdampak pandemi Covid-19, produk dan aktivitas baru Bank, *monitoring* risiko likuiditas dan pasar, aktivitas sebagai Bank Devisa, serta aktivitas perbankan lainnya yang arahnya sejalan dengan strategi bisnis Bank.

Pada tanggal 19 Mei 2023, Bank Ina memperoleh sertifikat ISO 27001:2022 untuk ruang lingkup *The provision of Information Security Management Systems for Customer Data Protection in the Account Provisioning and Processing in Internet Banking & Mobile Banking*, di mana sertifikat tersebut berlaku selama 3 tahun dan akan dilakukan audit *surveillance* setiap tahunnya. Untuk tahun 2024, audit *surveillance* dilakukan pada bulan April 2024 oleh Lembaga sertifikasi.

Dengan diberlakukannya Peraturan Otoritas Jasa Keuangan No. 21 Tahun 2023 tentang Layanan Digital oleh Bank Umum per tanggal 19 Desember 2023, maka Bank Ina melakukan pengkinian Kebijakan Layanan Digital agar memenuhi peraturan Otoritas Jasa Keuangan yang berlaku. Selain itu, pada 2 Agustus 2023, Otoritas Jasa Keuangan menerbitkan Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2023 tentang *(Digital Maturity Assessment for Bank (DMAB))*. Terkait hal ini, Bank Ina melakukan *self-assessment* untuk melakukan penilaian tingkat maturitas digital Bank yang akan disampaikan ke Otoritas Jasa Keuangan paling lambat akhir Juni 2024.

Pengembangan Kompetensi Divisi Manajemen Risiko

Dalam rangka memaksimalkan kinerja Divisi Manajemen Risiko, Bank menyediakan program pengembangan kompetensi kepada seluruh personil divisi tersebut, baik yang diselenggarakan oleh internal Bank ataupun bekerja sama dengan pihak eksternal dalam bentuk pelatihan dan pendidikan, seminar, *workshop*, dan kegiatan lainnya. Selama tahun 2023, Divisi Manajemen Risiko telah melaksanakan program pengembangan kompetensi yang diuraikan sebagai berikut.

Focus and Realization of Risk Management Work Program

In order to improve its performance, profit and market share, Bank Ina continues to expand its business through the development of new products and activities to keep pace with the digital banking era. This continues to be done by the Bank on an ongoing basis.

Market penetration continues with plans to open new branch offices and relocate branch offices in several cities in Indonesia. This step aims to expand the reach and increase the Bank's market share, which at the same time supports the marketing of new products and activities as well as to work on the MSME business sector. In addition, Bank Ina's activities as a Foreign Exchange Bank which were implemented from September 23, 2020 to December 2023 have shown good progress.

In line with this, the risk management policy in 2023 emphasizes efforts to improve the effectiveness of risk control towards a healthier development of the Bank's distribution of funds, especially in lending activities and loans affected by the Covid-19 pandemic, the Bank's new products and activities, monitoring liquidity and market risks, activities as a Foreign Exchange Bank, and other banking activities whose direction is in line with the Bank's business strategy.

On May 19, 2023, Bank Ina obtained ISO 27001:2022 certificate for the scope of the provision of Information Security Management Systems for Customer Data Protection in the Account Provisioning and Processing in Internet Banking & Mobile Banking, where the certificate is valid for 3 years and surveillance audits will be conducted every year. For 2024, the surveillance audit will be conducted in April 2024 by the certification body.

With the enactment of the Financial Services Authority Regulation No. 21 of 2023 on Digital Services by Commercial Banks as of December 19, 2023, Bank Ina updated its Digital Services Policy to comply with applicable Financial Services Authority regulations. In addition, on August 2, 2023, the Financial Services Authority issued Financial Services Authority Circular No. 24/SEOJK.03/2023 on Digital Maturity Assessment for Banks (DMAB). Related to this, Bank Ina conducts self-assessment to assess the Bank's digital maturity level which will be submitted to the Financial Services Authority by the end of June 2024.

Competency Development of Risk Management Division

In order to maximize the performance of the Risk Management Division, the Bank provides competency development programs to all personnel of the division, either organized by the Bank internally or in collaboration with external parties in the form of training and education, seminars, workshops, and other activities. During 2023, the Risk Management Division conducted competency development programs as described below.

Materi Pengembangan Development Materials	Tempat dan Waktu Pelaksanaan Place and Time	Penyelenggara Organizer
Pelatihan ATMR Risiko Pasar Market Risk RWA Training	Jakarta, Juli 2023 Jakarta, July 2023	Lembaga Pengembangan Profesi Risiko, Manajemen, Gagasan (LPP RMG) Professional Development Institute for Risk, Management, Ideas (LPP RMG)
Pelatihan <i>Green Banking & Keuangan Berkelanjutan</i> Green Banking & Sustainable Finance Training	Jakarta, September 2023 Jakarta, September 2023	Bank Ina Perdana
Pelatihan <i>OBS Settlement and Trading System (OSTS)</i> OBS Settlement and Trading System (OSTS) Training	Jakarta, Oktober 2023 Jakarta, October 2023	Bank Ina Perdana
Pelatihan <i>Risk Based Pricing</i> Risk Based Pricing Training	Jakarta, Oktober 2023 Jakarta, October 2023	Lembaga Pengembangan Profesi Risiko, Manajemen, Gagasan (LPP RMG) Professional Development Institute for Risk, Management, Ideas (LPP RMG)

Sertifikasi Manajemen Risiko

Dalam rangka meningkatkan potensi personil Divisi Manajemen Risiko, Bank mengikutsertakan personil divisi tersebut dalam Ujian Sertifikasi Manajemen Risiko yang diselenggarakan oleh Lembaga Sertifikasi Profesi Perbankan (LSPP) dan Badan Sertifikasi Manajemen Risiko (BSMR). Pada tahun 2023, sertifikasi manajemen risiko yang dimiliki oleh personil Divisi Manajemen Risiko, diungkapkan pada tabel berikut.

Risk Management Certification

In order to increase the potential of the Risk Management Division personnel, the Bank participates in the Risk Management Certification Examination organized by the Banking Professional Certification Institute (LSPP) and the Risk Management Certification Board (BSMR). In 2023, the risk management certifications held by Risk Management Division personnel are disclosed in the following table.

Level Sertifikasi	Jumlah Karyawan Total Employees	Certification Level
Sertifikasi Manajemen Risiko Level 1	105	Level 1 Risk Management Certification
Sertifikasi Manajemen Risiko Level 2	51	Level 2 Risk Management Certification
Sertifikasi Manajemen Risiko Level 3	36	Level 3 Risk Management Certification
Sertifikasi Manajemen Risiko Level 4	20	Level 4 Risk Management Certification
Sertifikasi Manajemen Risiko Level 5	8	Level 5 Risk Management Certification
Total	220	Total

Penilaian Tingkat Kesehatan Bank berdasar Penilaian Sendiri (*Self Assessment Bank*)

Tingkat Kesehatan Bank Ina, berdasar hasil penilaian yang dilakukan oleh Bank Ina sendiri (*Self Assessment Bank*) dengan mengacu pada 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. Berdasar hasil *Self Assessment* GCG tahun 2023) memperoleh penilaian komposit 2 (**Low to Moderate**).

Bank Soundness Level Assessment based on Bank Self-Assessment

Bank Ina's soundness level was based on the results of assessment carried out by Bank Ina itself (Bank Self-Assessment) with reference to Financial Services Authority Regulation No. 17 of 2023 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Corporate Governance for Commercial Banks. Based on the 2023 GCG Self-Assessment results, the Bank received a composite rating of 2 (**Low to Moderate**).

Tool dan Metodologi Manajemen Risiko

Dalam rangka meningkatkan pengelolaan risiko yang dimiliki, pada tahun 2023, Bank telah mengimplementasikan beberapa *tool* dan metodologi untuk dapat mengidentifikasi, mengukur, memonitor, dan mengelola risiko, di antaranya:

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

Risk Management Tools and Methodologies

In order to improve its risk management, in 2023, the Bank has implemented several tools and methodologies to identify, measure, monitor, and manage risks, including:

1. *Loss Event Databased* (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 the necessary mitigation steps. In addition,



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; dan
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.

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

Divisi Manajemen Risiko secara berkala mengevaluasi sistem manajemen risiko untuk mengetahui kekurangan dari pelaksanaan pengendalian internal ataupun proses mitigasi yang telah diterapkan. Dengan demikian, Bank dapat memaksimalkan penerapan manajemen risiko dan proses mitigasi yang lebih baik dan efektif pada periode-periode berikutnya.

Evaluation of the Effectiveness of Risk Management

The Risk Management Division periodically evaluates the risk management system to identify deficiencies in the implementation of internal control or mitigation process. Thus, the Bank can implement better and more effective risk management and mitigation process in the following periods.

Pernyataan Dewan Komisaris dan Direksi atas Kecukupan Manajemen Risiko

Pada tahun 2023, Dewan Komisaris dan Direksi telah menilai penerapan manajemen risiko. Hasil penilaian tersebut menunjukkan bahwa manajemen risiko Bank telah dilaksanakan dengan baik, yang dibuktikan dengan tidak terjadinya risiko yang berdampak signifikan terhadap aktivitas bisnis serta proses mitigasi yang baik dan solid.

Statement of the Board of Commissioners and Board of Directors on Adequacy of Risk Management

In 2023, the Board of Commissioners and Board of Directors assessed the implementation of risk management. The assessment results showed that the Bank's risk management has been well implemented, as evidenced by the absence of risks that had a significant impact on business activities and a good and solid mitigation process.

Fungsi Kepatuhan

Compliance Function

Fungsi Kepatuhan diterapkan untuk memastikan semua kebijakan, sistem, ataupun prosedur terkait bisnis Bank telah diterapkan sesuai dengan peraturan perundang-undangan yang berlaku. Penerapan Fungsi Kepatuhan tersebut menjadi tugas dan tanggung jawab dari Satuan Kerja Kepatuhan Bank.

The Compliance Function is implemented to ensure that all policies, systems, or procedures related to the Bank's business have been implemented in accordance with the prevailing laws and regulations. The implementation of the Compliance Function is the duty and responsibility of the Bank's Compliance Unit.

Pedoman Operasional Kepatuhan

Satuan Kerja Kepatuhan menjalankan tugas dan tanggung jawabnya mengacu pada Pedoman Kerja Satuan Kerja Kepatuhan dan Unit Kerja Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) No. Com/006/01/0919 tanggal 12 September 2019 dan Piagam Kepatuhan yang diterbitkan tanggal 20 Mei 2019, yang telah disesuaikan dengan Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Fungsi Kepatuhan Bank Umum.

Compliance Operational Guidelines

The Compliance Working Unit carries out its duties and responsibilities referring to the Work Guidelines for the Compliance Working Unit and Anti-Money Laundering and Counter-Terrorism Financing (APU/CTF) Work Unit No. Com/006/01/0919 dated September 12, 2019 and the Compliance Charter issued on May 20, 2019, which has been adjusted to the Financial Services Authority Regulation No. 46/POJK.03/2017 on the Compliance Function of Commercial Banks.

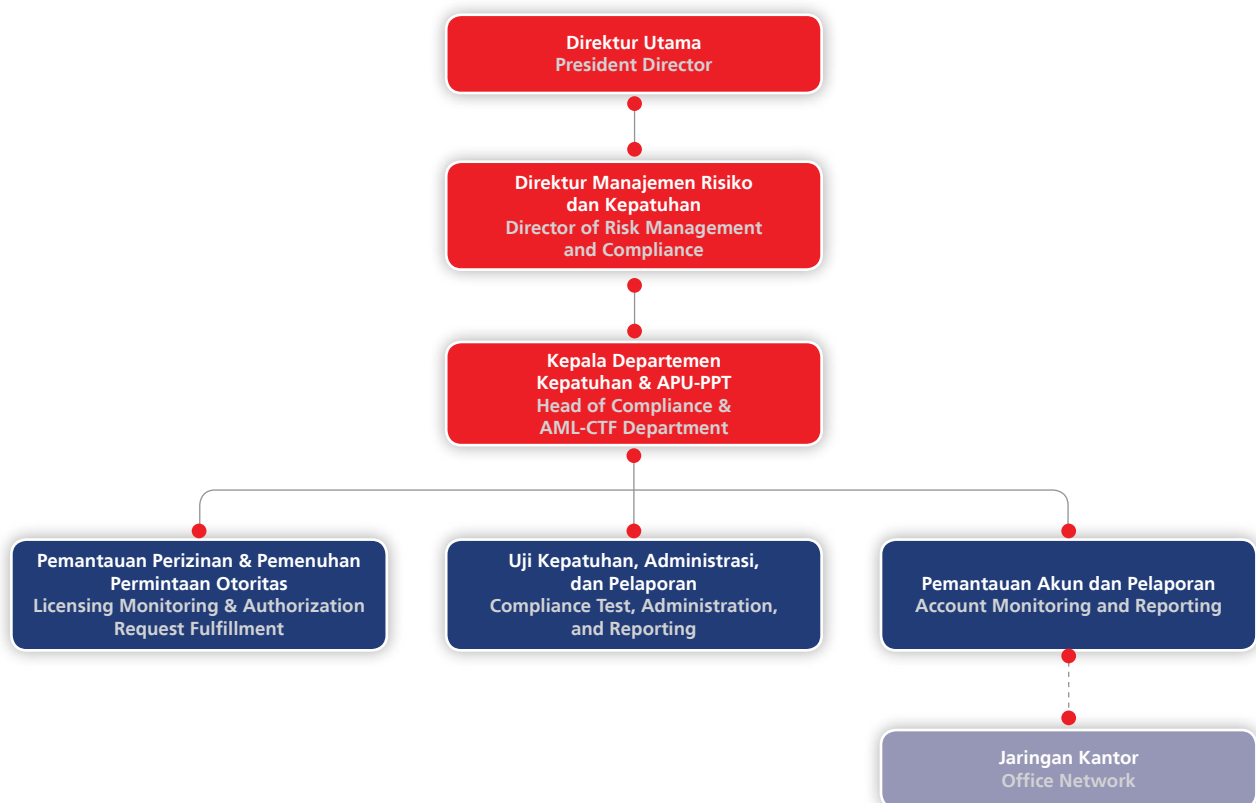
Struktur Organisasi Fungsi Kepatuhan

Bank Ina telah membentuk struktur organisasi Fungsi Kepatuhan yang diungkapkan sebagai berikut.

Compliance Function Organizational Structure

Bank Ina has established a Compliance Function organizational structure which is disclosed as follows.

Struktur Organisasi Kepatuhan dan APU-PPT Organizational Structure of Compliance and AML-CTF



Pelaksana Fungsi Kepatuhan

Direktur Fungsi Kepatuhan

Fungsi Kepatuhan Bank Ina dipantau oleh 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;
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.

Departemen Kepatuhan dan APU-PPT

Departemen Kepatuhan dan APU-PPT juga bertanggung jawab dalam menjalankan Fungsi Kepatuhan, dengan tugas dan tanggung jawab, yaitu:

1. Membuat langkah untuk mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi;
2. Melakukan identifikasi, pengukuran, pemantauan, dan pengendalian terhadap risiko kepatuhan dengan mengacu pada ketentuan Otoritas Jasa Keuangan yang mengatur mengenai penerapan manajemen risiko bagi bank umum;
3. Menilai dan mengevaluasi efektivitas, kecukupan, dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan ketentuan peraturan perundang-undangan;
4. Melakukan kaji ulang dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank agar sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan;
5. Melakukan upaya untuk memastikan bahwa kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan;
6. Melakukan tugas lain yang terkait dengan fungsi kepatuhan; serta

Compliance Function Executor

Director of Compliance Function

Bank Ina's Compliance function is monitored by the Director of Risk Management and Compliance with the following duties and berikut:

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. 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 Department and AML-CTF

The Compliance and AML/CTF Department is also responsible for carrying out the Compliance Function, with duties and responsibilities, as follow:

1. Make steps to support the creation of a Compliance Culture in all Bank business activities at every level of the organization;
2. Identify, measure, monitor, and control compliance risk with reference to the provisions of the Financial Services Authority governing the implementation of risk management for commercial banks;
3. Assess and evaluate the effectiveness, adequacy and suitability of policies, provisions, systems and procedures owned by the Bank with the provisions of laws and regulations;
4. Conduct reviews and/or recommend updating and improving policies, regulations, systems and procedures owned by the Bank so that they comply with the provisions of the Financial Services Authority and the provisions of 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 provisions of laws and regulations;
6. Perform other tasks related to the compliance function; serta

7. Satuan Kerja Kepatuhan melakukan Uji Kepatuhan Kredit terhadap pengajuan kredit lebih dari Rp10 miliar atau lebih dari Rp25 miliar untuk kredit *Back to Back* (individual/grup usaha).

Per 31 Desember 2023, Departemen Kepatuhan dan APU-PPT mempunyai personel sebanyak 7 orang, termasuk Kepala Departemen Kepatuhan dan APU-PPT yang dijabat oleh Tutok Walter S Saragih yang diangkat berdasarkan Surat Keputusan Direksi No. SK/DIR/023/0811. Informasi terkait Profil Kepala Departemen Kepatuhan dan APU-PPT telah disampaikan pada bagian Profil Pejabat Eksekutif bab Profil Perusahaan dalam Laporan Tahunan ini.

Independensi Fungsi Kepatuhan

Bank Ina memastikan seluruh pelaksana Fungsi Kepatuhan berlaku independen dan objektif dalam melaksanakan tugas dan tanggung jawabnya. Hal tersebut dibuktikan 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 atau hubungan dengan Bank yang dapat memengaruhi kemampuan yang bersangkutan. Bank juga memastikan seluruh personel di Satuan Kerja Kepatuhan menjaga integritasnya dengan menghindari sedini mungkin adanya potensi benturan kepentingan.

Pengembangan Kompetensi Departemen Kepatuhan dan APU-PPT

Dalam rangka meningkatkan kemampuan dan pemahaman personel Departemen Kepatuhan dan APU-PPT, Bank melaksanakan program pengembangan kompetensi untuk seluruh personel Departemen Kepatuhan dan APU-PPT. Pada tahun 2023, Departemen Kepatuhan dan APU-PPT telah melaksanakan program pengembangan kompetensi yang diuraikan sebagai berikut.

7. The Compliance Unit conducts a Credit Compliance Test on credit applications of more than Rp10 billion or more than Rp25 billion for Back to Back loans (individuals/business groups).

As of December 31, 2023, the Compliance and AML/CTF Department had 7 personnel, including the Head of Compliance and AML/CTF Department, Tutok Walter S Saragih, who was appointed based on the Board of Directors' Decision No. SK/DIR/023/0811. Information related to the Profile of the Head of Compliance and AML-CTF Department has been presented in the Executive Officer Profile section of the Company Profile chapter in this Annual Report.

Compliance Function Independency

Bank Ina ensures that all Compliance Function implementers are independent and objective in carrying out their duties and responsibilities. This is evidenced 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 relationships with the Bank that may affect the ability of the person concerned. The Bank also ensures that all personnel in the Compliance Working Unit maintain their integrity by avoiding as early as possible any potential conflict of interest.

Compliance Department and AML-CTF Competency Development

In order to improve the ability and understanding of the Compliance and AML-CTF Department personnel, the Bank implements competency development programs for all Compliance and AML-CTF Department personnel. In 2023, the Compliance and AML-CTF Department has implemented a competency development program which is described as follows.

Materi Pengembangan Development Materials	Tempat dan Waktu Pelaksanaan Place and Time	Penyelenggara Organizer
Sosialisasi Aplikasi Pelaporan <i>Online</i> Otoritas Jasa Keuangan (APOLO) Modul Profesi Dissemination of Financial Services Authority Online Reporting Application (APOLO) Professional Module	Jakarta, 14 Februari 2023 Jakarta, February 14, 2023	Otoritas Jasa Keuangan Financial Services Authority
Meningkatkan Kolaborasi Perbankan dalam Rangka Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang dalam Penyelenggaraan Pemilu dan Pilkada yang Berintegritas dan Akuntabel Enhancing Banking Collaboration in the Prevention and Eradication of Money Laundering in the Implementation of Elections and Regional Head Elections with Integrity and Accountability	Jakarta, 17 Mei 2023 Jakarta, May 17, 2023	Forum Komunikasi Direktur Kepatuhan Perbankan Banking Compliance Director Communication Forum
Sertifikasi Anti <i>Fraud</i> Unit Internal Bank Certification of Bank's Internal Anti Fraud Unit	Bandung, 24-25 Juli 2023 Bandung, July 24-25, 2023	American Academy Financial Management
Bimbingan Teknis – <i>Training for Trainer</i> terkait Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal Technical Guidance - Training for Trainers related to the Implementation of Anti-Money Laundering Program, Prevention of Financing of Terrorism, and Prevention of Financing of Proliferation of Weapons of Mass Destruction	Jakarta, 7 September 2023 Jakarta, September 7, 2023	Pusat Pelaporan dan Analisis Transaksi Keuangan Indonesian Financial Transaction Reports and Analysis Center (INTRAC)

Materi Pengembangan Development Materials	Tempat dan Waktu Pelaksanaan Place and Time	Penyelenggara Organizer
<i>Focus Group Discussion</i> Penerapan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal dan Pencegahan Pendanaan Terorisme Focus Group Discussion on Implementation of Prevention of Financing of Proliferation of Weapons of Mass Destruction and Prevention of Financing of Terrorism	Jakarta, 11 september 2023 Jakarta, September 11, 2023	Otoritas Jasa Keuangan Financial Services Authority
Sosialisasi Dampak Perubahan Format Nomor Pokok Wajib Pajak (NPWP) 16 Digit dan Nomor Indentitas Tempat Kegiatan Usaha (NITKU) 22 Dissemination of the Impact of Changes in the Format of Taxpayer Identification Number (NPWP) 16 Digits and Business Identity Number (NITKU) 22	Jakarta, 20 September 2023 Jakarta, September 20, 2023	Direktorat Jenderal Pajak (Kementerian Keuangan) Directorate General of Taxes (Ministry of Finance)
Pelatihan <i>Green Banking</i> dan Keuangan Berkelanjutan Green Banking and Sustainable Finance Training	Jakarta, 23 September 2023 Jakarta, September 23, 2023	Bank Ina
Leadership	Jakarta, 6 November 2023 dan 15 Desember 2023 Jakarta, November 6, 2023 and December 15, 2023	Xerofti Indonesia
Seminar Sosialisasi <i>Sectoral Risk Asseesment</i> (SRA) Dissemination of Sectoral Risk Asseesment (SRA) Seminar	Jakarta, 14 Desember 2023 Jakarta, December 14, 2023	Otoritas Jasa Keuangan Financial Services Authority

Pelaksanaan Program Kerja Fungsi Kepatuhan Tahun 2023

Satuan Kerja kepatuhan telah melaksanakan program kerja dengan baik dan efektif selama tahun 2023, yang dipaparkan sebagai berikut.

Implementation of Compliance Function's Work Program in 2023

The Compliance Work Unit implemented the work program well and effectively during 2023, which is described as follows.

Tanggal Date	Kegiatan Activity
Januari, April, Juli, dan Oktober 2023 January, April, July, and October 2023	Laporan Pengaduan Nasabah kepada Otoritas Jasa Keuangan dan Bank Indonesia Customer Complaint Report to Financial Services Authority and Bank Indonesia
13 Januari 2023 January 13, 2023	Laporan Penerapan Strategi <i>Anti-Fraud</i> Semester II Tahun 2022 Report on the Implementation of Anti-Fraud Strategy Semester II Year 2022
17 Januari 2023 January 17, 2023	Penerbitan Pernyataan Anti Gratifikasi, Suap, dan Korupsi Issuance of Anti-Gratification, Bribery and Corruption Statement
13 Januari 2023 January 13, 2023	Laporan Penerapan Strategi Anti <i>Fraud</i> Semester II Tahun 2022 Anti Fraud Strategy Implementation Report Semester II Year 2022
30 Januari 2023 January 30, 2023	Laporan Penilaian Sendiri (<i>Self-Assessment</i>) Penerapan Tata Kelola Bank Ina Posisi 31 Desember 2022 Self-Assessment Report on the Implementation of Bank Ina's Governance Position of December 31, 2022
30 Januari 2023 January 30, 2023	Laporan Kepatuhan Semester II Tahun 2022 (Juli-Desember 2022) Compliance Report for the Second Semester of 2022 (July-December 2022)
3 Mei 2023 May 3, 2023	Proses <i>Screening</i> Data Nasabah Terkait Pemilu Customer Data Screening Process Related to Election
27 Mei 2023 May 27, 2023	Pemberian <i>Training</i> APU-PPT Providing AML-CTF Training
12 Juni 2023 June 12, 2023	Penyusunan Petunjuk Pelaksana Persetujuan Nasabah Risiko Tinggi untuk Nasabah Digital Preparation of Implementing Guidelines for High Risk Customer Approval for Digital Customers
14 Juli 2023 July 14, 2023	Laporan Penerapan Strategi Anti <i>Fraud</i> Semester I Tahun 2023 Report on the Implementation of Anti Fraud Strategy Semester I Year 2023
28 Juli 2023 July 28, 2023	Laporan Penilaian Sendiri (<i>Self-Assessment</i>) Penerapan Tata Kelola Bank Ina Posisi 30 Juni 2023 Self-Assessment Report of Ina Bank's Governance Implementation Position of June 30, 2023
28 Juli 2023 July 28, 2023	Laporan Kepatuhan Semester I Tahun 2023 (Januari-Desember 2022) Compliance Report for the first semester of 2023 (January-December 2022)
12 dan 19 Agustus 2023 August 18 and 19, 2023	Pemberian Pelatihan APU-PPT Providing AML-CTF Training
30 Agustus 2023 August 30, 2023	Penyusunan Laporan Transaksi Keuangan Tunai, Laporan Transaksi Keuangan Mencurigakan, Laporan Transaksi Keuangan Luar Negeri, serta Persetujuan Nasabah Risiko Tinggi berbasis Sistem (Aplikasi Workflow) Preparation of Cash Financial Transaction Report, Suspicious Financial Transaction Report, Foreign Financial Transaction Report, and System-based High Risk Customer Approval (Workflow Application)

Tanggal Date	Kegiatan Activity
11 Desember 2023 December 11, 2023	Pembaruan Kebijakan Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU-PPT, dan PPPSPM) sesuai Peraturan Otoritas Jasa Keuangan No. 8 Tahun 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan. Policy Update on the Implementation of Anti-Money Laundering, Countering the Financing of Terrorism, and Countering the Financing of Proliferation of Weapons of Mass Destruction (APU-PPT and PPPSPM) Program in accordance with Financial Services Authority Regulation No. 8 of 2023 on the Implementation of Anti-Money Laundering, Countering the Financing of Terrorism, and Countering the Financing of Proliferation of Weapons of Mass Destruction Program in the Financial Services Sect

Evaluasi Efektivitas Fungsi Kepatuhan

Penerapan Fungsi Kepatuhan secara berkala dievaluasi oleh Satuan Kerja Kepatuhan, yang bertujuan untuk mengetahui kekurangan ataupun kelemahan dalam penerapan Fungsi Kepatuhan. Selama tahun 2023, Bank Ina telah berupaya untuk memenuhi kebijakan dan peraturan terkait penerapan Fungsi Kepatuhan, namun masih terdapat sanksi administratif dari regulator berkenaan dengan kesalahan dan/atau keterlambatan penyampaian laporan. Untuk menghindari adanya sanksi administratif pada periode selanjutnya, Bank berupaya untuk melakukan perbaikan dan peningkatan pengelolaan Fungsi Kepatuhan dengan inisiatif 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. Penerbitan atau penyesuaian Standar Operasional Prosedur (SOP);
3. Penerbitan "Daftar Kewajiban Penyampaian Laporan Bulan Berikutnya" oleh Satuan Kerja Kepatuhan guna mengingatkan unit kerja yang mempunyai kewajiban penyampaian laporan kepada Bank Indonesia, Otoritas Jasa Keuangan, maupun otoritas lainnya. Melalui penerbitan memo ini, unit-unit kerja yang berkewajiban diminta agar menyampaikan laporan kepada regulator secara akurat dan tepat waktu;
4. 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;
 - 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, maka Bank melakukan Permintaan Informasi Debitur (iDeb) Karyawan dan Calon karyawan melalui Sistem Layanan Informasi Keuangan (SLIK); serta

Evaluation of the Effectiveness of Compliance Function

The implementation of the Compliance Function is periodically evaluated by the Compliance Working Unit, which aims to identify deficiencies or weaknesses in the implementation of the Compliance Function. During 2023, Bank Ina endeavored to comply with policies and regulations related to the implementation of the Compliance Function, but there are still administrative sanctions from regulators regarding errors and/or delays in submitting reports. To avoid administrative sanctions in the next period, the Bank seeks to improve and enhance the management of the Compliance Function with the following initiatives:

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. Issuance or adjustment of Standard Operating Procedures (SOP);
3. The publication of the "List of Obligations for Submission of Reports for the Next Month" by the Compliance Unit to remind work units that have the obligation to submit reports to Bank Indonesia, the Financial Services Authority, and other authorities. Through the issuance of this memo, work units that are required to submit reports to regulators in an accurate and timely manner;
4. Improvement in the field of human resources 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;
 - 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, the Bank requests Employee and Prospective Debtor Information (iDeb) through the Financial Information Service System (SLIK); and

- d. Dalam upaya meningkatkan kesadaran, kewaspadaan terhadap *fraud* dan menumbuhkan budaya *anti-fraud*, maka Bank menyelenggarakan sosialisasi *anti-fraud*, Penerapan Kebijakan dan Prosedur Strategi *Anti-Fraud* No. KEB/RMG/13/03/0923 tanggal 6 Oktober 2023, penyempurnaan pedoman kerja, dan upaya-upaya lain sebagaimana yang telah disampaikan dalam Laporan Penerapan Strategi *Anti-Fraud*;
5. Penerbitan memo pemberitahuan serta melakukan komunikasi dengan unit kerja terkait, memprakarsai pertemuan untuk membahas ketentuan-ketentuan baru atau adanya perubahan yang mendasar dari ketentuan sebelumnya ketika terdapat perubahan atau penerbitan baru atas peraturan/ketentuan dari regulator;
6. Penyampaian memo, SPO, kebijakan, informasi, dan lain-lain kepada karyawan disajikan juga dalam intranet Bank;
7. Menindaklanjuti temuan pemeriksaan Otoritas Jasa Keuangan dengan baik yang dibahas dalam rapat tersendiri. Dalam pertemuan tersebut, ditentukan juga unit kerja atau *personal in charge* (PIC) yang akan menindaklanjutinya dan menyampaikan perkembangannya kepada Satuan Kerja Kepatuhan;
8. Bukti penerimaan laporan yang telah disampaikan kepada regulator, diadministrasikan secara baik oleh Satuan Kerja Kepatuhan; serta
9. Dalam setiap kesempatan yang memungkinkan, misalnya dalam penerbitan memorandum, Satuan Kerja Kepatuhan senantiasa mengingatkan tentang Visi dan Misi Kepatuhan, yang merupakan tanggung jawab bersama untuk mewujudkannya.
- d. In an effort to increase awareness, vigilance against fraud and foster an anti-fraud culture, the Bank conducts anti-fraud dissemination, Implementation of Anti-Fraud Strategy Policies and Procedures No. KEB/RMG/13/03/0923 dated October 6, 2023, improvement of work guidelines, and other efforts as submitted in the Anti-Fraud Strategy Implementation Report;
5. Issuing notification memos and communicating with related work units, initiating meetings to discuss new provisions or any fundamental changes to the previous provisions when there are changes or issuance of new regulations/provisions from the regulator;
6. Submission of memos, PPOs, policies, information, and others to employees is also presented on the Bank's intranet;
7. Properly following up on the findings of the Financial Services Authority's inspection which were discussed in a separate meeting. During the meeting, the work unit or personal in charge (PIC) which will follow up and submit the progress to the Compliance Unit;
8. Proof of receipt of reports that have been submitted to regulators, properly administered by the Compliance Unit; and
9. In every possible opportunity, for example in issuing a memorandum, the Compliance Unit always reminds us about the Vision and Mission of Compliance, which is a shared responsibility to make it happen.

Perkara Penting

Significant Cases

Informasi terkait perkara penting yang dihadapi oleh Bank Ina sepanjang tahun 2023, diuraikan sebagai berikut.

Information related to important cases faced by Bank Ina throughout 2023 is described as follows.

Permasalahan Hukum Legal Cases	Total 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	1
Total	1	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 Wanprestasi Default Lawsuit	Proses persidangan Court process	-	Penjamin perorangan tidak bertanggung jawab Individual guarantors are not responsible	-
Kasus Pidana Criminal case				
Penipuan dan Penggelapan oleh Debitur Fraud and Embezzlement by Debtors	Penyidikan Investigation	-	Perlawanan hukum dari debitur Legal resistance from the debtor	-

Perkara Penting yang Dihadapi Dewan Komisaris dan Direksi Tahun 2023

Sepanjang tahun 2023, tidak terdapat perkara penting yang sedang dihadapi oleh Dewan Komisaris dan Direksi yang sedang menjabat pada Bank Ina.

Significant Cases Faced by the Board of Commissioners and Board of Directors in 2023

Throughout 2023, there were no significant cases faced by the incumbent Board of Commissioners and Board of Directors of Bank Ina.

Sanksi Administratif

Administrative Sanctions

Informasi terkait sanksi administratif yang diterima oleh Bank Ina selama tahun 2023, sebagai berikut.

Information related to administrative sanctions received by Bank Ina during 2023, is as follows.

Jenis Pelanggaran Type of Violation	Sanksi yang Diterima Sanctions Received (Rp)
Bayar Denda Lembaga Penjamin Simpanan terkait <i>Single Customer View</i> (SCV) Pay Deposit Insurance Agency Fines related to Single Customer View (SCV)	1.000.000
Laporan Hasil Pemeriksaan Umum (LHP) Posisi 31 Januari 2023 Kesalahan pelaporan Sistem Layanan Informasi Keuangan (SLIK) General Audit Result Report (LHP), Position of January 31, 2023, Financial Information Services System (SLIK) reporting errors	50.100.000

Selain sanksi administratif yang diterima oleh Bank, sepanjang tahun 2023 tidak terdapat sanksi administratif yang diterima oleh Dewan Komisaris dan Direksi yang sedang menjabat di Bank Ina.

In addition to administrative sanctions received by the Bank, throughout 2023 there were no administrative sanctions received by the current members of the Board of Commissioners and Board of Directors.

Akses Informasi dan Data

Access to Information and Data

Bank menyediakan akses informasi dan data yang mudah didapatkan oleh pemangku kepentingan, melalui:

1. Sekretaris Perusahaan:
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
2. Media elektronik:
 - a. Situs web Bank : www.bankina.co.id
 - b. Situs web pasar modal : www.idx.co.id
 - c. Situs web kustodian : www.ksei.co.id
 - d. Situs web Otoritas Jasa Keuangan : www.ojk.go.id
3. Media sosial:
 - a. Facebook : Bank Ina
 - b. Instagram : bankinaperdana

The Bank provides access to information and data that is easily obtained by stakeholders, through:

1. 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
2. Media Elektronik
 - a. Bank Website : www.bankina.co.id
 - b. Capital Market Website : www.idx.co.id
 - c. Custodian Website : www.ksei.co.id
 - d. Financial Services Authority Website : www.ojk.go.id
3. Social Media
 - a. Facebook : Bank Ina
 - b. Instagram : bankinaperdana

Media Cetak

Bank Ina menggunakan media cetak sebagai sarana untuk menyebarkan informasi secara menyeluruh dan memenuhi ketentuan regulator. Bank juga menyampaikan informasi terkait produk dalam bentuk *leaflet* atau brosur yang dapat diperoleh di setiap kantor cabang.

Print Media

Bank Ina uses print media as a means to disseminate information thoroughly and meet regulatory requirements. The Bank also provides product-related information in the form of leaflets or brochures that can be obtained at each branch office.

Siaran Pers

Bank secara berkala menyampaikan informasi melalui siaran pers untuk menginformasikan kinerja Bank Ina ataupun aktivitas korporasi lainnya. Informasi terkait siaran pers yang telah disampaikan selama tahun 2023, diuraikan sebagai berikut.

Press Releases

The Bank periodically submits information through press releases to inform Bank Ina's performance or other corporate activities. Information related to press releases submitted in 2023 is as follows.

Tanggal Date	Media	Informasi Information
24 Januari 2023 January 24, 2023	Detik Finance	PPKM Dicabut, Perbankan Pedes Ritel Bisa Genjot Kredit PPKM Revoked, Banks are Confident that Retail Can Boost Credit
24 Januari 2023 January 24, 2023	Warta Ekonomi	Industri Ritel Pulih, Bank Ina Optimis Kredit Konsumen Tumbuh 120% di 2023 Retail Industry Recovers, Bank Ina is Optimistic that Consumer Loans Grow 120% in 2023
24 Januari 2023 January 24, 2023	Infobank News	Industri Ritel Mulai Pulih, Bank INA Incar Kredit Konsumen Tumbuh 120% Retail Industry Starts to Recover, Bank INA Expects Consumer Credit to Grow 120%
24 Januari 2023 January 24, 2023	Pasar Dana	BINA Genjot Pertumbuhan Kredit Konsumen <i>Loan</i> Hingga 120% BINA Boosts Consumer Loans Growth up to 120 %
24 Januari 2023 January 24, 2023	IDX Channel	Bank Ina (BINA) Optimis Kredit Konsumen Tumbuh 120% Bank Ina (BINA) is Optimistic that Consumer Loans Grow 120 %

Tanggal Date	Media	Informasi Information
24 Januari 2023 January 24, 2023	Kontan	Bank Ina Optimistis Penyaluran Kredit Konsumer Loan Tahun ini Bakal Melesat Bank Ina is Optimistic that Consumer Loans Disbursement This Year Will Accelerate
24 Januari 2023 January 24, 2023	Berita Satu	Bank Ina Perdana Optimistis Kredit Tumbuh 120 Persen Bank Ina Perdana is Optimistic that Loans Grow 120 Percent
25 Januari 2023 January 25, 2023	Investor Daily	Penyaluran Kredit Konsumer Bank Ina tahun 2023 bakal melesat Bank Ina's Consumer Loans Distribution in 2023 Will Accelerate
8 Februari 2023 February 8, 2023	Warta Ekonomi	Dorong Transformasi Digital Bank Ina Optimalkan Layanan Banking Ina Mobile Encouraging Digital Transformation, Bank Ina Optimizes Ina Mobile Banking Services
8 Februari 2023 February 8, 2023	Infobank News	Ikut Trend Digital Bank Ina Gencarkan <i>Mobile Banking</i> Follow the Digital Trend, Bank Ina Intensifies Mobile Banking
8 Februari 2023 February 8, 2023	Pasar Dana	Bank Ina Bidik Transaksi Ina Mobile Tembus 2 Triliun Tahun 2023 Bank Ina Aims for Ina Mobile Transactions to Reach 2 Trillion in 2023
8 Februari 2023 February 8, 2023	IDX Channel	Dorong Transformasi Digital Bank Ina Optimalkan Layanan Banking Ina Mobile Encouraging Digital Transformation, Bank Ina Optimizes Ina Mobile Banking Services
9 Februari 2023 February 9, 2023	Kontan	Dorong Transformasi Digital Bank Ina Optimalkan Layanan Banking Ina Mobile Encouraging Digital Transformation, Bank Ina Optimizes Ina Mobile Banking Services
9 Februari 2023 February 9, 2023	Investor Daily	Bank Ina Optimalkan Layanan Digital Bank Ina Optimizes Digital Services
9 Februari 2023 February 9, 2023	Berita Satu	Bank Ina Bidik Transaksi Ina Mobile tembus 2 Triliun Rupiah Bank Ina Aims for Ina Mobile Transactions to Reach 2 Trillion Rupiah
10 Februari 2023 February 10, 2023	Suara.com	Remiten Bidik Transaksi Mobile 2 Triliun Tahun 2023 Remiten Aims for 2 Trillion Mobile Transactions in 2023
2 Mei 2023 May 2, 2023	Infobank News	Jadi Bank Devisa Bank Ina Incar Transaksi Valas 500 juta Dollar Becoming Foreign Exchange Bank, Bank Ina Aims for Foreign Exchange Transactions of 500 million Dollars
2 Mei 2023 May 2, 2023	Warta Ekonomi	Bank Ina Optimis Sepanjang 2023 Transaksi Valas Akan 500 Juta Dollar Bank Ina is Optimistic Throughout 2023 Foreign Exchange Transactions Will Reach 500 million Dollars
2 Mei 2023 May 2, 2023	Pasar Dana	Bank Ina Gandeng Securitas Kejar Nilai Transaksi Valas 500 juta Dollar Bank Ina Collaborates with Securities to Pursue Foreign Exchange Transaction of 500 million Dollars
2 Mei 2023 May 2, 2023	Suara.com	Jadi Bank Devisa Bank Ina Bidik Transaksi Valas 500 juta Dollar Becoming Foreign Exchange Bank, Bank Ina Aims for Foreign Exchange Transactions of 500 million Dollars
2 Mei 2023 May 2, 2023	Kontan	Bank Ina Bidik Transaksi Valas 500 Juta Dollar Tahun 2023 Bank Ina Aims for Foreign Exchange Transactions of 500 million Dollars in 2023
2 Mei 2023 May 2, 2023	IDX Channel	Jadi Bank Devisa Bank Ina Bidik Transaksi Valas 500 juta Dollar Becoming Foreign Exchange Bank, Bank Ina Aims for Foreign Exchange Transactions of 500 million Dollars
3 Mei 2023 May 3, 2023	Berita Satu	Bank Ina Bidik Transaksi Valas 500 Juta Dollar Tahun 2023 Bank Ina Aims for Foreign Exchange Transactions of 500 million Dollars in 2023
4 Mei 2023 May 4, 2023	Investor	Bank Ina Bidik Transaksi Valas 500 Juta Dollar Tahun 2023 Bank Ina Aims for Foreign Exchange Transactions of 500 million Dollars in 2023
8 Juni 2023 June 8, 2023	Pasar Dana	32 Tahun Eksis Bank Ina Gelorakan Semangat Transformasi dan Digitalisasi 32 Years of Existence, Bank Ina Encourages the Spirit of Transformation and Digitalization
8 Juni 2023 June 8, 2023	IDX Channel	HUT ke 32, Bank Ina terus bertransformasi Digital 32 nd Anniversary, Bank Ina continues to digitally transform
8 Juni 2023 June 8, 2023	Infobank News	Masuki Usia 32 Bank Ina Terus Bertransformasi Entering the Age of 32, Bank Ina Continues to Transform
8 Juni 2023 June 8, 2023	Kontan	HUT ke 32, Bank Ina Dorong bertransformasi Digital 32 nd Anniversary, Bank Ina Encourages Digital Transformation
9 Juni 2023 June 9, 2023	Warta Ekonomi	HUT ke 32, Bank Ina Gaungkan Semangat Transformasi 32 nd Anniversary, Bank Ina Echoes the Spirit of Transformation
9 Juni 2023 June 9, 2023	Properti Indonesia	Kolaborasi dengan Agung Sedayu Group, Bank Ina Perdana Fasilitasi KPR di PIK 2 Collaboration with Agung Sedayu Group, Bank Ina Perdana Facilitates Mortgage in PIK 2
9 Juni 2023 June 9, 2023	Bisnis	Bank Ina Gandeng Agung Sedayu Untuk Hunian PIK 2 Bank Ina Collaborates with Agung Sedayu for PIK 2 Residence
12 Juni 2023 June 12, 2023	Detik Finance	Bank Permudah Nasabah Transaksi di Era Digital , Bagaimana caranya? Banks Make it Easy for Customers to Make Transaction in the Digital Age, How?
12 Juni 2023 June 12, 2023	Investor	HUT ke 32, Bank Ina Gelorakan Semangat Transformasi 32 nd Anniversary, Bank Ina Encourages the Spirit of Transformation
13 Juni 2023 June 13, 2023	Kompas.com	Bank Ina Cetak Laba Bersih Rp58,83 Miliar di Kuartal I-2023 Bank Ina Records Net Profit of Rp58.83 Billion in the First Quarter of 2023
14 Juni 2023 June 14, 2023	Investor	Perluas KPR, Bank Ina Gandeng Agung Sedayu Untuk Hunian PIK 2 Expanding KPR, Bank Ina Collaborates with Agung Sedayu for PIK 2 Residential

Tanggal Date	Media	Informasi Information
9 Agustus 2023 August 9, 2023	Bisnis.com	Bank INA Digital Bakal Agresif di Segmen UMKM Bank INA Digital Will Be Aggressive in MSME Segment
9 Agustus 2023 August 9, 2023	Antara News	Bank INA Bidik 50 ribu UMKM Gunakan Layanan BINA di Akhir 2024 Bank INA Aims for 50 thousand MSMEs to Use BINA Services by the End of 2024
9 Agustus 2023 August 9, 2023	Kompas	Bantu Tingkatkan Digitalisasi UMKM, Bank Meluncurkan Bank Digital The Bank Launches Digital Bank to Help Increase MSME Digitalization
9 Agustus 2023 August 9, 2023	Infobank News	Bank INA Bidik 50 ribu UMKM Akses Layanan BINA di Akhir 2024 Bank INA Aims for 50 thousand MSMEs to Access BINA Services by the End of 2024
9 Agustus 2023 August 9, 2023	Warta Ekonomi	Akselerasi Digitalisasi UMKM, Bank INA Luncurkan INA Digital Accelerating MSME Digitalization, Bank INA Launches INA Digital
9 Agustus 2023 August 9, 2023	Suara	Salim Group Rambah Bisnis Digital, Sasar UMKM Salim Group Ventures into Digital Business, Targeting MSMEs
9 Agustus 2023 August 9, 2023	Tribun News	Bank INA Digital untuk Akselerasi UMKM Bank INA Digital to Accelerate MSMEs
9 Agustus 2023 August 9, 2023	CNBC Indonesia	Salim Bikin Bank Digital untuk UMKM, Incar Toko Kelontong dan Warmindo Salim Makes Digital Bank for MSMEs, Targeting Grocery Stores and Warmindo
9 Agustus 2023 August 9, 2023	Marketeers	Bidik Transaksi UMKM Indonesia, Bank INA Rilis Perbankan Digital Targeting Indonesian MSME Transactions, Bank INA Releases Digital Banking
9 Agustus 2023 August 9, 2023	Medcom	Bank INA Bantu Akselerasi Digital UMKM Bank INA Helps Digital Acceleration of MSMEs
9 Agustus 2023 August 9, 2023	Republika	Bank INA Digital Resmi Luncurkan Untuk Akselerasi Digitalisasi UMKM Bank INA Digital Officially Launches to Accelerate MSME Digitalization
10 Agustus 2023 August 10, 2023	Berita Satu	Bank Digital Salim Group Bidik Digitalisasi UMKM, Targetnya Warmindo dan Toko Kue Salim Group's Digital Bank Aims to Digitize MSMEs, Targeting Warmindo and Cake Shops
10 Agustus 2023 August 10, 2023	Jawa Pos	Layanan <i>Digital Banking</i> Pemberdayaan dan Akselerasi Bisnis UMKM Digital Banking Services to Empower and Accelerate MSME Businesses
10 Agustus 2023 August 10, 2023	Kontan	Bank INA Rilis Aplikasi Digital, Grup Salim Dukung Dari Hulu Ke Hilir Bank INA Releases Digital Application, Salim Group Supports Upstream to Downstream
5 September 2023 September 5, 2023	Bisnis	Bank INA Jaga Loyalitas Nasabah dengan Memberi Layanan Istimewa Bank INA Keeps Customer Loyalty by Providing Special Services
4 September 2023 September 4, 2023	Infobank News	Genjot Pelayanan Nasabah, Kredit Bank Ina Melonjak 25,8 Persen Boosting Customer Service, Bank Ina's Loans Surge by 25.8 Percent
4 September 2023 September 4, 2023	Warta Ekonomi	Bank Ina Kerahkan Para Petinggi Buat Kenalkan Aplikasi Ina Mobile Bank Ina Mobilizes Top Officials to Introduce Ina Mobile Application
5 September 2023 September 5, 2023	IDX Channel	Hari Pelanggan Nasional, Bank Ina Andalkan Mobile Banking Permudah Transaksi National Customer Day, Bank Ina Relies on Mobile Banking to Make Transactions Easier
5 September 2023 September 5, 2023	Kontan	Peringati Harpelnas 2023, Bank INA Andalkan Layanan INA Mobile Commemorating Harpelnas 2023, Bank INA Relies on INA Mobile Services
5 September 2023 September 5, 2023	IQ Plus	Bank Ina Andalkan Layanan Ina Mobile untuk Permudah Nasabah Bertransaksi Bank Ina Relies on Ina Mobile Services to Make Transactions Easier for Customers
6 September 2023 September 6, 2023	Republika	Genjot Pelayanan Nasabah, Kredit Bank Ina Melonjak 25,8 Persen Boosting Customer Service, Bank Ina's Loans Surge by 25.8 Percent
6 September 2023 September 6, 2023	Liputan 6	Bank INA Genjot Layanan Perbankan Bank INA Boosts Banking Services
13 September 2023 September 13, 2023	Bisnis Indonesia	Bank INA Bakal Agresif Gaet Nasabah Berdana Jumbo Bank INA Will Aggressively Attract Jumbo Fund Customers
13 September 2023 September 13, 2023	Infobank News	Bank INA Tingkatkan Brand Awareness ke Nasabah dengan Customer Gathering Bank INA Increases Brand Awareness to Customers with Customer Gathering
14 September 2023 September 14, 2023	Kontan	Bank INA Gaet Nasabah Affluent dengan Customer Gathering Bank INA Attracts Affluent Customers with Customer Gathering
14 September 2023 September 14, 2023	IDX Channel	Bank INA Gaet Nasabah Affluent dengan Customer Gathering Bank INA Attracts Affluent Customers with Customer Gathering
14 September 2023 September 14, 2023	Warta Ekonomi	Bank Ina Bakal Terus Berinovasi Lahirkan Produk dan Layanan Berbasis Digital Bank INA will Continue to Innovate to Create Digital-Based Products and Services
11 November 2023 November 11, 2023	Kontan	Bank INA Sediakan Karpet Merah untuk Nasabah Utama. Apa Kelebihannya? Bank INA Provides a Red Carpet for Major Customers. What are the Advantages?
11 November 2023 November 11, 2023	IDX Channel	Bank INA Tingkatkan Kualitas Layanan Perbankan bagi Nasabah Utama Bank INA Improves the Quality of Banking Services for Major Customers
11 November 2023 November 11, 2023	Warta Ekonomi	Tingkatkan kualitas Layanan, Perbankan, Bank INA Gelar Karpet Merah Buat Nasabah Utama Improving Banking Service Quality, Bank INA Holds Red Carpet for Major Customers
11 November 2023 November 11, 2023	Emiten News	Bank INA Sediakan Karpet Merah untuk Nasabah Utama, Ini Layanan Istimewanya Bank INA Provides a Red Carpet for Major Customers, This is the Special Service
13 November 2023 November 13, 2023	Kompas	Bank INA Optimalkan Infrastruktur untuk Layani Nasabah Utama Bank INA Optimizes Infrastructure to Serve Major Customers

Tanggal Date	Media	Informasi Information
13 November 2023 November 13, 2023	Infobank News	Bank INA Sediakan Karpet Merah Untuk Nasabah Utama, Ini Istimewanya Bank INA Provides Red Carpet for Majors Customers, This is the Special Service
15 November 2023 November 15, 2023	Republika	Bank INA Bidik Generasi Millennial Jadi Nasabah Prioritas Bank INA Aims for the Millennial Generation to Become Priority Customers
11 Desember 2023 December 11, 2023	Kontan	Bank INA Gandeng Sinar Mas Land Beri Fasilitas untuk Penyaluran KPR kepada Konsumen BSD City Bank INA Collaborates with Sinar Mas Land to Provide Facilities for Mortgage Distribution to BSD City Consumers
11 Desember 2023 December 11, 2023	Warta Ekonomi	Bank INA kolaborasi dengan Sinar Mas Land Menghadirkan Fasilitas KPR kepada Konsumen BSD City Bank INA Collaborates with Sinar Mas Land to Provide Facilities for Mortgage Distribution to BSD City Consumers
11 Desember 2023 December 11, 2023	Infobank News	Gandeng Sinar Mas Land, Bank INA Perluas Penyaluran KPR Partnering with Sinar Mas Land, Bank INA Expands Mortgage Distribution
11 Desember 2023 December 11, 2023	Republika	Bank INA Gandeng Sinar Mas Land Percepat Penyaluran KPR Bank INA Collaborates with Sinar Mas Land to Accelerate Mortgage Distribution
11 Desember 2023 December 11, 2023	IDX Channel	Bank INA dan Sinar Mas Land Kerja Sama Pemberian Fasilitas KPR Bank INA and Sinar Mas Land Cooperate in Providing Mortgage Facilities
12 Desember 2023 December 11, 2023	Kompas	Bank INA Sediakan KPR untuk Konsumen BSD Bank INA Provides Mortgage for BSD Consumers

Kode Etik

Code of Conducts

Kode Etik diberlakukan di dalam lingkungan kerja Bank Ina sebagai pedoman bagi seluruh karyawan dalam melaksanakan tugas dan tanggung jawab, membangun hubungan kerja yang profesional, serta menjaga lingkungan kerja tetap kondusif. Penerapan Kode Etik Bank merujuk pada Pedoman Kode Etik yang telah ditetapkan pada tanggal 29 Maret 2019.

The Code of Conducts enforced in Bank Ina's work environment as a guideline for all employees in carrying out their duties and responsibilities, building professional working relationships, and maintaining a conducive work environment. The implementation of the Bank's Code of Conduct refers to the Code of Conduct Guidelines established on March 29, 2019.

Isi Kode Etik

Pedoman Kode Etik Bank 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; serta
10. Lain-lain.

Contents of Code of Conduct

The Bank's Code of Conduct discusses:

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 Combating the Financing of Terrorism Program;
7. Insider Trading;
8. Sexual harassment;
9. Transactions with Affiliated Companies; and
10. Others.

Penerapan Kode Etik pada Setiap Jenjang Organisasi

Bank Ina memberlakukan Kode Etik secara menyeluruh pada setiap jenjang organisasi, termasuk Dewan Komisaris, Direksi, Pejabat Eksekutif, dan karyawan. Hal tersebut dibuktikan dengan penandatanganan "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 menyebarluaskan dan melakukan sosialisasi Kode Etik kepada insan Bank. Proses penyebarluasan dan sosialisasi tersebut dilakukan secara langsung ataupun melalui media komunikasi internal, seperti intranet Bank, Grup *WhatsApp*, media sosial, serta kegiatan internal di masing-masing unit/divisi kerja.

Sanksi Pelanggaran Kode Etik

Sebagai upaya penegakan Kode Etik, Bank menindak tegas pelanggaran Kode Etik yang terjadi di lingkungan kerja dengan menindaklanjuti dan memproses setiap pelanggaran yang terjadi. Selain itu, Bank menerapkan sanksi terhadap pelaku pelanggaran sesuai dengan jenis pelanggaran yang dilakukan. Adapun jenis sanksi yang diterapkan oleh Bank Ina dijelaskan sebagai berikut.

Kategori Pelanggaran Violation Category	Sanksi Sanction	Jangka Waktu Time Period	Implikasi Implications
Pelanggaran Tingkat I (Ringan) Grade I (Minor) Violation	Surat Teguran (SP 1) Reprimand 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) Warning Letter (SP 2)	6 bulan 6 months	• Pengurangan nilai kinerja; serta • Penundaan fasilitas pinjaman karyawan. • Reduction in performance scores; and • Postponement of employee loan facilities.
Pelanggaran Tingkat III (Berat) Grade III (Severe) Violation	Surat Peringatan (SP 3) Warning Letter (SP 3)	6 bulan 6 months	• Pengurangan nilai kinerja; • Penundaan kenaikan gaji; serta • Penundaan promosi (jabatan dan <i>grade</i>). • Reduction in performance scores; • Postponement of salary increases; and • Postponement of promotion (position and grade).
Pelanggaran Tingkat IV - Penyimpangan (<i>Fraud</i>) dan Pelanggaran Berat Grade IV Violation – Deviance (<i>Fraud</i>) and Serious Violations	Pemutusan Hubungan Kerja (PHK) Termination of Employment (PHK)	-	Dapat diproses secara hukum. Can be processed legally.

Jumlah Pelanggaran

Pada tahun 2023, Bank tidak menerima pengaduan mengenai pelanggaran Kode Etik yang dilakukan oleh insan Bank.

Applying Code of Conduct at Every Level of the Organization

Bank Ina applies the Code of Conduct thoroughly at every level of the organization, including the Board of Commissioners, Board of Directors, Executive Officers, and employees. This is evidenced by the signing of 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 Unit regularly disseminates and socializes the Code of Conduct to the Bank's personnel. The dissemination and socialization process is carried out directly or through internal communication media, such as the Bank's intranet, WhatsApp Group, social media, and internal activities in each work unit/division.

Sanctions for Violation of the Code of Conduct

As an effort to enforce the Code of Conduct, the Bank takes firm action against violations of the Code of Conduct that occur in the work environment by following up and processing any violations that occur. In addition, the Bank applies sanctions to violators in accordance with the type of violation committed. The types of sanctions applied by Bank Ina are explained as follows.

Number of Violations

In 2023, the Bank did not receive any complaints regarding violations of the Code of Conduct committed by Bank personnel.

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 bertanggung jawab dalam penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU-PPT, dan PPPSPM). Program tersebut diterapkan secara menyeluruh pada internal Bank untuk menghindari dan mengurangi risiko hukum terkait tindakan pencucian uang, pendanaan terorisme, ataupun pendanaan proliferasi senjata pemusnah massal. Guna memaksimalkan Program APU-PPT, dan PPPSPM serta meningkatkan pemahaman dan kesadaran karyawan, Bank secara berkelanjutan melaksanakan pelatihan dan sosialisasi mengenai Program APU-PPT, dan PPPSPM, baik kepada karyawan baru maupun karyawan lama.

Pada tahun 2023, kegiatan untuk meningkatkan penerapan Program APU-PPT, dan PPPSPM di Bank meliputi:

1. Penginian data dan profil nasabah;
2. Pemantauan transaksi nasabah;
3. Pelaporan Laporan Transaksi Keuangan Tunai (LTKT), Laporan Transaksi Keuangan dari dan ke Luar Negeri (LTKLN), dan Laporan Transaksi Keuangan Mencurigakan (LTKM) melalui go-AML;
4. Pelatihan karyawan terkait Penerapan Program APU- PPT, dan PPPSPM;
5. Penyusunan Kebijakan Manajemen APU-PPT, dan PPPSPM perihal Prosedur *Customer Due Diligence* (CDD) dan *Enhanced Due Diligence* (EDD) pada layanan Perbankan Digital.
6. *Review Parameter Unusual Transaction* (UTR) Aplikasi APUJarsi.

The Compliance Unit is responsible for the implementation of Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction (AML-CFT and CPF) Program. The program is implemented thoroughly within the Bank to avoid and reduce legal risks related to money laundering, terrorism financing, or financing of proliferation of weapons of mass destruction. In order to maximize the AML-CFT, and CPF Program and increase employees' understanding and awareness, the Bank continuously conducts training and dissemination on AML-CFT, and CPF Program, both to new and existing employees.

In 2023, activities to improve the implementation of AML-CFT, and CPF Programs in the Bank included:

1. Updating customer data and profiles;
2. Monitoring customer transactions;
3. Reporting of Cash Financial Transaction Reports (LTKT), Financial Transaction Reports from and to Overseas (LTKLN), and Suspicious Financial Transaction Reports (LTKM) through go-AML;
4. Employee training related to AML-CFT, and CPF Program Implementation;
5. Formulation of AML-CFT and CPF Management Policy regarding Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) procedures in Digital Banking services.
6. Review Parameter of Unusual Transaction (UTR) of APU-Jarsi application.

Strategi Anti-Fraud

Anti-Fraud Strategy

Bank Ina mengelola strategi *anti-fraud* berpedoman pada Peraturan Otoritas Jasa Keuangan No. 39/POJK.03/2019 tanggal 19 Desember 2019 tentang Penerapan Strategi *Anti-Fraud*. Selain itu, Bank terus-menerus melakukan pengawasan terhadap potensi *fraud*, kolusi, dan penyalahgunaan wewenang yang dilakukan oleh Manajemen ataupun karyawan dengan melakukan pemeriksaan informasi debitur (iDeb) secara periodik. Pemeriksaan tersebut sebagai penerapan dari *know your employee* dan Strategi *Anti-Fraud*, sebagaimana tercantum dalam Kebijakan dan Prosedur Strategi *Anti-Fraud* No. KEB/RMG/13/03/0923 tanggal 6 Oktober 2023 yang merupakan penyempurnaan dari Kebijakan dan Prosedur Strategi *Anti-Fraud* No. RMG/13/02/0621 tanggal 1 Juli 2021.

Pemeriksaan informasi debitur juga bertujuan untuk mencegah terjadinya kemungkinan kredit macet yang dialami pengurus dan karyawan Bank, serta sebagai upaya untuk menghindari salah satu unsur penyebab terjadinya *fraud*, yaitu tekanan yang dialami oleh karyawan. Bank Ina juga menerapkan kebijakan mengenal karyawan yang merupakan upaya pengendalian dari aspek sumber daya manusia (SDM) yang dituangkan dalam Kebijakan dan Prosedur Strategi *Anti-Fraud* No. KEB/RMG/13/03/0923 tanggal 6 Oktober 2023 dan Kebijakan Perencanaan Tenaga Kerja, Prosedur Rekrutmen, dan Penerimaan Karyawan No. SDM/003/0519 bulan Mei 2019.

Informasi terkait internal *fraud* Bank untuk tahun buku 2023 diungkapkan pada tabel berikut.

Bank Ina manages anti-fraud strategy based on the Financial Services Authority Regulation No. 39/POJK.03/2019 dated December 19, 2019 on the Implementation of Anti-Fraud Strategy. In addition, the Bank continuously monitors the potential for fraud, collusion, and abuse of authority committed by Management or employees by periodically checking debtor information (iDeb). The examination is an implementation of know your employee and Anti-Fraud Strategy, as stated in the Anti-Fraud Strategy Policy and Procedure No. KEB/RMG/13/03/0923 dated October 6, 2023 which is an improvement of the Anti-Fraud Strategy Policy and Procedure No. RMG/13/02/0621 dated July 1, 2021.

Checking debtor information also aims to prevent the possibility of bad debts experienced by the Bank's management and employees, as well as an effort to avoid one of the elements that cause fraud, namely the pressure experienced by employees. Bank Ina also implements an employee recognition policy which is a control effort from the aspect of human resources (HR) as outlined in the Anti-Fraud Strategy Policy and Procedures No. KEB/RMG/13/03/0923 dated October 6, 2023 and Workforce Planning Policy, Recruitment Procedures, and Employee Acceptance No. HR/003/0519 in May 2019.

Information related to the Bank's internal fraud for the financial year 2023 is disclosed in the following table.

Uraian Description	Jumlah Kasus yang Dilakukan oleh Number of Cases Committed by					
	Pengurus Manager		Pegawai Tetap Permanent Officer		Pegawai Tidak Tetap Non-Permanent Officer	
	2023	2022	2023	2022	2023	2022
Total <i>Fraud</i> Total Fraud	Nihil None	Nihil None	2	2	Nihil None	Nihil None
Telah Diselesaikan Already settled	Nihil None	Nihil None	1	2	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	1	Nihil None	Nihil None	Nihil None

Sistem Pelaporan Pelanggaran

Whistleblowing System

Bank menerapkan sistem pelaporan pelanggaran (*whistleblowing system*/WBS) sebagai upaya mengurangi terjadinya pelanggaran yang dilakukan oleh insan Bank. Selain itu, penerapan WBS dilakukan untuk meningkatkan partisipasi karyawan Bank dalam melaporkan tindakan pelanggaran yang terjadi, sehingga Bank dapat meminimalisir risiko yang dihadapi serta mendukung terjaminnya nilai dan reputasi Bank. Penerapan WBS Bank Ina merujuk pada Sistem Pelaporan Pelanggaran No. SK/DIR/005/2021 tentang Tim Penanganan *Whistleblower*.

The Bank implements a whistleblowing system (WBS) as an effort to reduce the occurrence of violations committed by Bank personnel. In addition, the implementation of WBS is carried out to increase the participation of Bank employees in reporting violations that occur, so that the Bank can minimize the risks faced and support the maintenance of the Bank's value and reputation. Bank Ina's WBS implementation refers to the Whistleblower Reporting System No. SK/DIR/005/2021 on the Whistleblower Handling Team.

Pihak yang Mengelola Sistem Pelaporan Pelanggaran

Bank menunjuk Fungsi *Whistleblowing* untuk mengelola sistem WBS. Fungsi *Whistleblowing* merupakan bagian dari SKAI yang bertindak secara independen terhadap aktivitas operasional Bank, serta mempunyai wewenang untuk berkomunikasi dan memiliki akses ke seluruh unit/divisi kerja Bank.

The Party Who Manages the Whistleblowing System

The Bank appoints a Whistleblowing Function to manage the WBS system. The Whistleblowing Function is part of SKAI that acts independently of the Bank's operational activities, and has the authority to communicate and have access to all units/divisions of the Bank.

Cara Penyampaian Laporan Pelanggaran

Bank menyediakan sarana untuk menyampaikan laporan pelanggaran, melalui *e-mail*, yaitu antifraud_skai@bankina.co.id dan telepon di nomor (021) 252 5678 Ext. 3800. Seluruh sarana pelaporan tersebut dikelola secara profesional dan transparan oleh Fungsi *Whistleblowing* dan SKAI. Bank juga menyediakan *hotline* bagi pelapor, yang mana setiap pelapor akan mendapatkan jaminan keamanan dan kerahasiaan pada saat menyampaikan laporannya.

How to Submit a Violation Report

The Bank provides a means to submit reports of violations, through *e-mail*, namely antifraud_skai@bankina.co.id and telephone at (021) 252 5678 Ext. 3800. All reporting facilities are managed professionally and transparently by the Whistleblowing Function and SKAI. The Bank also provides a hotline for whistleblowers, where each whistleblower will be guaranteed security and confidentiality when submitting their report.

Mekanisme Penyampaian Laporan

Bank telah menyusun mekanisme dalam menyampaikan laporan pelanggaran di internal Bank, yaitu dengan menjelaskan latar belakang dan kronologis pelaporan, memberikan tanggal-tanggal yang berhubungan dengan kejadian, serta memberikan informasi yang jelas dan kemungkinan dampaknya terhadap pihak terkait atas kondisi tersebut.

Report Submission Mechanism

The Bank has developed a mechanism in submitting reports of violations within the Bank, namely by explaining the background and chronology of reporting, providing dates related to the incident, and providing clear information and possible impacts on related parties for these conditions.

Perlindungan Bagi Pelapor

Bank senantiasa memberikan perlindungan penuh terhadap pelapor dengan menjamin kerahasiaan identitas dan hal yang dilaporkan. Jaminan tersebut untuk memotivasi karyawan mengutamakan sikap terbuka dan proaktif dalam menyuarakan

Protection for Reporters

The Bank always provides full protection to whistleblowers by guaranteeing the confidentiality of identity and reported matters. This guarantee is to motivate employees to prioritize an open and proactive attitude in voicing potential or acts of violation

potensi ataupun tindakan pelanggaran di lingkungan kerja Bank. Akan tetapi, perlindungan hanya dapat diberikan kepada pelapor dengan kategori *Partial Anonymity* dan *Full Disclosure*. Pelapor juga senantiasa diberikan informasi terkait perkembangan penyelidikan atas laporannya. Selain itu, Bank memastikan setiap karyawan yang menjadi bagian Fungsi *Whistleblowing* tidak membocorkan pelaporan yang ditanganinya, kecuali kepada pelapor atau pihak yang berhubungan dengan laporan yang ditangani.

Mekanisme Tindak Lanjut Laporan

Informasi pengaduan yang masuk akan ditindaklanjuti oleh SKAI. Kemudian, akan dilanjutkan pada proses penyelidikan oleh unit/divisi terkait, mulai dari identifikasi, pemeriksaan, dan analisa hasil temuan pelanggaran yang melibatkan Komite Audit. Apabila pelanggaran yang terjadi termasuk pelanggaran yang berat, maka dapat dilanjutkan sampai kepada pihak kepolisian.

Sosialisasi dan Upaya Peningkatan Kualitas Sistem Pelaporan Pelanggaran

Sosialisasi dan upaya peningkatan kualitas WBS kepada seluruh unit/divisi kerja dan karyawan dilakukan melalui kegiatan internal ataupun melalui *e-mail blast*. Sosialisasi tersebut dilakukan secara berkelanjutan untuk menciptakan lingkungan kerja yang kondusif dan mendorong karyawan untuk melaporkan tindakan pelanggaran yang terjadi.

Laporan Pengaduan

Laporan pengaduan pelanggaran Bank selama tahun 2023 ditunjukkan sebagai 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	2	-	-	2
Eksternal	2	-	-	2

in the Bank's work environment. However, protection can only be provided to whistleblowers with *Partial Anonymity* and *Full Disclosure* categories. Whistleblowers are also kept informed of the progress of the investigation into their report. In addition, the Bank ensures that every employee who is part of the *Whistleblowing Function* does not divulge the reports he handles, except to the reporter or parties related to the report handled.

Report Follow Up Mechanism

Information on incoming complaints will be followed up by SKAI. Then, the investigation process will be continued by the relevant units/divisions, starting from the identification, examination, and analysis of the findings of violations involving the Audit Committee. If the violation that occurs is a serious offense, it can be continued to the police.

Dissemination and Efforts to Improve the Quality of the Whistleblowing System

Dissemination and efforts to improve the quality of WBS to all work units/divisions and employees are carried out through internal activities or through e-mail blasts. The dissemination is carried out on an ongoing basis to create a conducive work environment and encourage employees to report violations that occur.

Complaint Report

The Bank's whistleblowing reports during 2023 are shown below.

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

Bank Ina mempunyai komitmen yang kuat untuk melaksanakan proses bisnis yang sehat dan bersih dengan mengedepankan integritas, transparansi, dan tanggung jawab. Maka dari itu, Bank menegakkan penerapan anti korupsi dengan mengesahkan Pernyataan Anti Gratifikasi, Suap, dan Korupsi pada tanggal 17 Januari 2023. Bank juga menghindari adanya potensi gratifikasi di lingkungan kerja, seperti pemberian dari nasabah, vendor, mitra usaha, ataupun pihak ketiga lainnya atas jasa yang telah diberikan. Maka dari itu, secara berkala Bank melakukan sosialisasi terkait gratifikasi kepada karyawan agar terhindar dari segala bentuk dan dampak negatif dari gratifikasi.

Laporan Penerimaan Hadiah dari Pihak Ketiga

Dewan Komisaris, Direksi, Pejabat Eksekutif, ataupun karyawan Bank Ina tidak menerima hadiah apapun dari pihak ketiga selama tahun 2023.

Kebijakan Pengadaan Barang dan Jasa

Bank telah menyusun kebijakan terkait pengadaan barang dan jasa dalam Surat Keputusan No. UM/016/01/1221 Versi 2.0 tanggal 20 Desember 2021. Kebijakan tersebut berisikan tentang prosedur pengadaan barang dan jasa, penunjukan mitra bisnis/pihak ketiga, serta pembayaran barang dan jasa.

Anti-Corruption and Gratification Policy

Bank Ina has a strong commitment to implement healthy and clean business processes by prioritizing integrity, transparency, and responsibility. Therefore, the Bank enforces the implementation of anti-corruption by ratifying the Anti-Gratuity, Bribery and Corruption Statement on January 17, 2023. The Bank also avoids potential gratuities in the work environment, such as gifts from customers, vendors, business partners, or other third parties for services that have been provided. Therefore, the Bank periodically conducts dissemination related to gratuities to employees in order to avoid all forms and negative impacts of gratification.

Report of Acceptance of Gifts from Third Parties

The Board of Commissioners, Board of Directors, Executive Officers, or employees of Bank Ina did not receive any gifts from third parties during 2023.

Goods and Services Procurement Policy

The Bank has developed a policy related to the procurement of goods and services in Decision No. UM/016/01/1221 Version 2.0 dated December 20, 2021. The policy contains procedures for procurement of goods and services, appointment of business partners/third parties, and payment for goods and services.

Informasi tentang *Buy Back* Saham dan *Buy Back* Obligasi

Pada tahun 2023, Bank tidak melaksanakan *buy back* saham ataupun *buy back* obligasi.

Penyediaan Dana kepada Pihak Terkait dan Dana Besar

Penyediaan dana kepada pihak terkait dan dana besar dilakukan Bank dengan pertimbangan yang matang dan mengutamakan prinsip kehati-hatian, yang 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. Selain itu, penyediaan dana kepada pihak terkait dan dana besar menjadi wewenang dari Komisaris Independen dengan mempertimbangkan ketentuan Bank Indonesia mengenai aspek Batas Maksimum Pemberian Kredit (BMPK).

Pada tahun 2023, penyediaan dana kepada pihak terkait dan dana besar diungkapkan pada tabel berikut.

Penyediaan Dana Provision of Funds	Total	
	Debitur Debtor	Nominal (Jutaan Rupiah) (Million Rupiah)
Kepada Pihak Terkait To Related Parties	18	225.160
Kepada Debitur Inti To Core Debtors	25	380.466
a. Individu Individuals	11	2.583
b. Grup Group	14	377.883

Kredit yang Direstrukturisasi

Penerapan kredit yang direstrukturisasi merupakan program restrukturisasi terhadap debitur yang terdampak Covid-19, sesuai dengan 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. Di tahun 2023, Bank telah melakukan restrukturisasi melalui perpanjangan dan penurunan suku bunga sebesar Rp286,73 miliar untuk debitur terdampak Covid-19 dan sebesar Rp79,44 miliar untuk debitur non-Covid-19.

Information about Share Buy Back and Bond Buy Back

In 2023, the Bank did not buy back shares or buy back bonds.

Provision of Funds to Related Parties and Large Exposure

The provision of funds to related parties and large exposure is carried out by the Bank with careful consideration and prioritizes the prudential principle, which refers to the Financial Services Authority Regulation No. 38/POJK.03/2019 dated December 19, 2019 on the Legal Lending Limit (LLL) and the Provision of Large Exposure for Commercial Banks. In addition, the provision of funds to related parties and large exposures is authorized by the Independent Commissioner by considering Bank Indonesia's provisions regarding aspects of the Legal Lending Limit (LLL).

In 2023, the provision of funds to related parties and large exposure is disclosed in the following table.

Restructured Loans

The implementation of restructured loans is a restructuring program for debtors affected by Covid-19, in accordance with Financial Services Authority Regulation No. 17/POJK.03/2021 which is the Second Amendment to Financial Services Authority Regulation No. 11/POJK.03/2020 on National Economic Stimulus as a *Countercyclical* Policy for the Impact of the Covid-19 Spread. In 2023, the Bank restructured through extension and interest rate reduction amounting to Rp286.73 billion for debtors affected by Covid-19 and Rp79.44 billion for non-Covid-19 debtors.

Penyediaan Dana untuk Kegiatan Politik dan Sosial

Bank menjalankan bisnis yang transparan tanpa terlibat dalam kegiatan politik. Oleh karena itu, tidak terdapat informasi terkait penyediaan dana untuk kegiatan politik. Namun, Bank berpartisipasi secara aktif dalam kegiatan sosial, terutama dalam meningkatkan kesejahteraan masyarakat sekitar. Informasi terkait penyediaan dana untuk kegiatan sosial Bank telah disampaikan pada Bab Keberlanjutan Sosial dan Lingkungan di dalam Laporan Tahunan ini.

Kebijakan Insider Trading

Bank telah menyusun kebijakan terkait *insider trading* dalam Pedoman Penerapan Tata Kelola, dengan uraian 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; serta
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.

Untuk menghindari terjadinya *insider trading* yang dilakukan oleh karyawan, Bank senantiasa melakukan sosialisasi kebijakan *insider trading* kepada seluruh karyawan melalui media internal dan kegiatan lainnya.

Program Kepemilikan Saham oleh Karyawan dan/atau Manajemen (ESOP/MSOP)

Bank tidak melaksanakan Program Kepemilikan Saham untuk Karyawan dan/atau Manajemen (ESOP/MSOP) selama tahun 2023.

Transaksi yang Mengandung Benturan Kepentingan

Tidak terdapat informasi terkait transaksi yang mengandung benturan kepentingan dengan pihak berelasi Bank selama tahun 2023.

Provision of Funds for Political and Social Activities

The Bank conducts transparent business without engaging in political activities. Therefore, there is no information regarding the provision of funds for political activities. However, the Bank actively participates in social activities, especially in improving the welfare of the surrounding community. Information related to the provision of funds for the Bank's social activities has been presented in the Social and Environmental Sustainability Chapter in this Annual Report.

Insider Trading Policy

The Bank has developed policies related to insider trading in the Corporate Governance Implementation Guidelines, with the following description:

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; and
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.

To avoid insider trading by employees, the Bank always disseminates insider trading policies to all employees through internal media and other activities.

Employee and/or Management Share Ownership Program (ESOP/MSOP)

The Bank did not implement any Employee and/or Management Stock Ownership Program (ESOP/MSOP) during 2023.

Transactions Containing Conflicts of Interest

There is no information related to transactions that contain conflicts of interest with related parties of the Bank during 2023.

Rencana Strategis Bank

Rencana strategis Bank disusun untuk mengetahui target dan rencana Bank ke depannya, yang disesuaikan dengan kondisi Bank terkini dan perubahan peraturan perundang-undangan yang berlaku. Oleh karena itu, Bank melakukan peninjauan kembali terhadap strategi bisnis, baik untuk jangka pendek, jangka menengah, ataupun jangka panjang yang diungkapkan pada Rencana Bisnis Bank sebagai berikut.

1. Rencana Strategis Jangka Pendek (2024)

- a. Target Finansial
 - 1) Meningkatkan dana pihak ketiga (DPK) menjadi Rp22,46 triliun pada akhir Desember 2024, tumbuh 11,83% dibanding proyeksi akhir Desember 2023 sebesar Rp20,08 triliun, termasuk di dalamnya target dana pihak ketiga dari layanan perbankan digital sebesar Rp134 miliar.
 - 2) Meningkatkan kredit yang diberikan sebesar Rp3,28 triliun menjadi Rp15,78 triliun, tumbuh 26,21% dari proyeksi akhir Desember 2023 sebesar Rp12,51 triliun, sudah termasuk target pinjaman melalui layanan digital sebesar Rp158 miliar.
 - 3) Meningkatkan pertumbuhan total aset menjadi Rp27,50 triliun di Desember 2024 dari Rp24,29 triliun diproyeksi akhir Desember 2023.
 - 4) Memperoleh pendapatan bunga bersih sebesar Rp893,06 miliar dengan laba bersih setelah pajak sebesar Rp233,08 miliar pada Desember 2024.
- b. Target Non-Finansial
 - 1) Target Bisnis
 - a) Meningkatkan pertumbuhan kredit di tahun 2024 dengan tetap berfokus pada sektor komersial produktif, serta melakukan pengembangan kredit konsumsi, seperti kredit kepemilikan rumah (KPR), kredit kendaraan bermotor (KKB), kredit multi guna (KMG), serta kredit tanpa angunan (KTA).
 - b) Meningkatkan dana pihak ketiga dengan tetap menjaga *cost of fund*.
 - c) Meningkatkan kinerja kantor cabang untuk meningkatkan kontribusi terhadap pendapatan Bank.
 - 2) Operasional
 - a) Mempertahankan peringkat komposit tingkat kesehatan Bank pada peringkat PK2 atau "Sehat" secara berkesinambungan.
 - b) Menyempurnakan sistem pengendalian internal pada aktivitas operasional dan perkreditan melalui perbaikan berkelanjutan untuk kebijakan dan prosedurnya.
 - c) Memperkuat *risk control system* dengan prioritas untuk aktivitas operasional, perkreditan, dan IT.
 - d) Meningkatkan efisiensi transaksi yang terkendali.
 - e) Memastikan ketahanan siber dan pengamanan informasi yang efektif dan efisien dalam penyelenggaraan layanan perbankan digital.

Bank Strategic Plan

The Bank's strategic plan is prepared to determine the Bank's future targets and plans, which are adjusted to the Bank's current conditions and changes in applicable laws and regulations. Therefore, the Bank reviewed its business strategies, both for the short term, medium term, and long term as disclosed in the Bank's Business Plan as follows.

1. Short Term Strategic Plan (2024)

- a. Financial Targets
 - 1) Increasing third party funds (DPK) to Rp22.46 trillion by the end of December 2024, growing by 11.83% from the end of December 2023 projection of Rp20.08 trillion, including the target of third party funds from digital banking services of Rp134 billion.
 - 2) Increasing loans by Rp3.28 trillion to Rp15.78 trillion, growing by 26.21% from the end of December 2023 projection of Rp12.51 trillion, including the target of loans through digital services of Rp158 billion.
 - 3) Increasing the growth of total assets to Rp27.50 trillion by December 2024 from Rp24.29 trillion projected at the end of December 2023.
 - 4) Achieving net interest income of Rp893.06 billion with net profit after tax of Rp233.08 billion by December 2024.
- b. Non-Financial Targets
 - 1) Business Targets
 - a) Increasing credit growth in 2024 by continuing to focus on productive commercial sector, as well as developing consumer loans, such as home ownership loans (KPR), motor vehicle loans (KKB), multi-purpose loans (KMG), and unsecured loans (KTA).
 - b) Increasing third party funds while maintaining cost of funds.
 - c) Improving the performance of branch offices to increase contribution to the Bank's income.
 - 2) Operational
 - a) Maintaining the Bank's composite soundness rating at PK2 or "Healthy" on an ongoing basis.
 - b) Enhancing the internal control system in operational and lending activities through continuous improvement of policies and procedures.
 - c) Strengthening the risk control system with priority for operational, lending, and IT activities.
 - d) Improving the efficiency of controlled transactions.
 - e) Ensuring effective and efficient cyber resilience and information security in administering digital banking services.

3) Lain-lain

- a) Rencana perubahan Logo Bank
 Dengan semakin berkembangnya usaha Bank, maka manajemen berencana untuk melakukan *refreshment* (penyegaran) atas desain Logo Bank di tahun 2024. Adapun Logo Bank baru tidak akan berubah secara signifikan. Tujuan dari *refreshment* tersebut untuk meningkatkan *awareness* masyarakat terhadap Bank Ina. Manajemen Bank akan menyampaikan rencana perubahan Logo Bank tersebut secara detail kepada Otoritas Jasa Keuangan sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021 tentang Bank Umum.
- b) Meningkatkan fungsi pengawasan aktif Dewan Komisaris dan Direksi melalui komite-komite penunjang yang telah dibentuk.

2. Rencana Strategis Jangka Menengah (2025-2026)

Target Finansial dan Non-Finansial

- a. Meningkatkan DPK menjadi Rp28,27 triliun di tahun 2025 dan menjadi Rp35,58 triliun di tahun 2026, termasuk target untuk DPK melalui layanan perbankan digital sebesar Rp364 miliar di tahun 2025 dan Rp698 di tahun 2026.
- b. Meningkatkan kredit menjadi Rp19,94 triliun di tahun 2025 dan menjadi Rp25,20 triliun di tahun 2026, termasuk kredit melalui layanan perbankan digital pada tahun 2025 sebesar Rp408 miliar dan pada tahun 2026 sebesar Rp782 miliar.
- c. Total aset ditargetkan di tahun 2025 sebesar Rp33,78 triliun dan di tahun 2026 sebesar Rp41,69 triliun;
- d. Perolehan laba bersih setelah pajak untuk tahun 2025 dan 2026 masing-masing diproyeksikan sebesar Rp282 miliar dan Rp353 miliar;
- e. Mempertahankan Peringkat Komposit Tingkat Kesehatan Bank pada peringkat PK 2 (sehat); serta
- f. Meningkatkan *fee based income* dari produk dan layanan Bank.

3) Others

- a) Plan to change the Bank's Logo
 With the development of the Bank's business, the management plans to refresh the Bank's logo design in 2024. The new Bank Logo will not change significantly. The purpose of the refreshment is to increase public awareness of Bank Ina. The Bank's management will submit a detailed plan for the change of the Bank's Logo to the Financial Services Authority in accordance with the provisions of the Financial Services Authority Regulation No. 12/POJK.03/2021 on Commercial Banks.
- b) Improving the active supervisory function of the Board of Commissioners and Board of Directors through the established supporting committees.

2. Medium Term Strategic Plan (2025-2026)

Financial and Non-Financial Target

- a. Increasing DPK to Rp28.27 trillion in 2025 and to Rp35.58 trillion in 2026, including a target for DPK through digital banking services of Rp364 billion in 2025 and Rp698 in 2026.
- b. Increasing loans to Rp19.94 trillion in 2025 and to Rp25.20 trillion in 2026, including loans through digital banking services in 2025 of Rp408 billion and in 2026 of Rp782 billion.
- c. Total assets are targeted at Rp33.78 trillion in 2025 and Rp41.69 trillion in 2026;
- d. Net profit after tax for 2025 and 2026 is projected at Rp282 billion and Rp353 billion, respectively;
- e. Maintaining the Bank's Soundness Level Composite Rating at PK 2 (healthy); and
- f. Increasing fee-based income from the Bank's products and services.

Transparansi Praktik *Bad Governance*

Bad Governance Practice Transparency

Bank mengungkapkan transparansi praktik *bad governance* sebagai bentuk komitmen dalam menjalankan aktivitas bisnis yang baik dan bertanggung jawab sesuai dengan peraturan perundang-undangan yang berlaku, yang diuraikan sebagai berikut.

The Bank discloses transparency of bad governance practices as a form of commitment in carrying out good and responsible business activities in accordance with applicable laws and regulations, which are described as follows.

Praktik <i>Bad Corporate Governance</i> Bad Czorporate 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 2023, terdapat 2 perkara yang dihadapi Bank. Throughout 2023, there were 2 cases 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 2024 untuk tahun pajak 2023. Bank Ina fulfilled its tax obligations on April 30, 2024 for tax year 2023.
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 2023 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 2023 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 2023 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, 2023 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 2023, tidak terdapat kasus terkait buruh dan karyawan di lingkungan Bank Ina. Throughout 2023, 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**



07





Tata Kelola Keberlanjutan

Sustainability Governance



Penerapan keuangan berkelanjutan menjadi prioritas utama bagi Bank Ina untuk mendukung terbentuknya kehidupan masa depan yang lebih baik bagi seluruh pemangku kepentingan. Komitmen tersebut diwujudkan dalam pelaksanaan inisiatif yang diselaraskan pada 3 aspek utama, yaitu aspek ekonomi, sosial, dan lingkungan, serta mengacu pada Tujuan Pembangunan Berkelanjutan (TPB) yang telah ditetapkan oleh pemerintah. Penerapan keuangan berkelanjutan tersebut senantiasa disesuaikan dengan peraturan dan perundang-undangan yang terkait, yaitu:

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; dan
5. Pedoman Teknis Penerapan Keuangan Berkelanjutan bagi Sektor Perbankan dalam mengimplementasikan Keuangan Berkelanjutan sesuai Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan keberlanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.

The implementation of sustainable finance is a top priority for Bank Ina to support the establishment of a better future life for all stakeholders. This commitment is realized in the implementation of initiatives that are aligned with 3 main aspects, namely economic, social, and environmental aspects, and refers to the Sustainable Development Goals (SDGs) set by the government. The implementation of sustainable finance is always adjusted to the relevant laws and regulations, as follows:

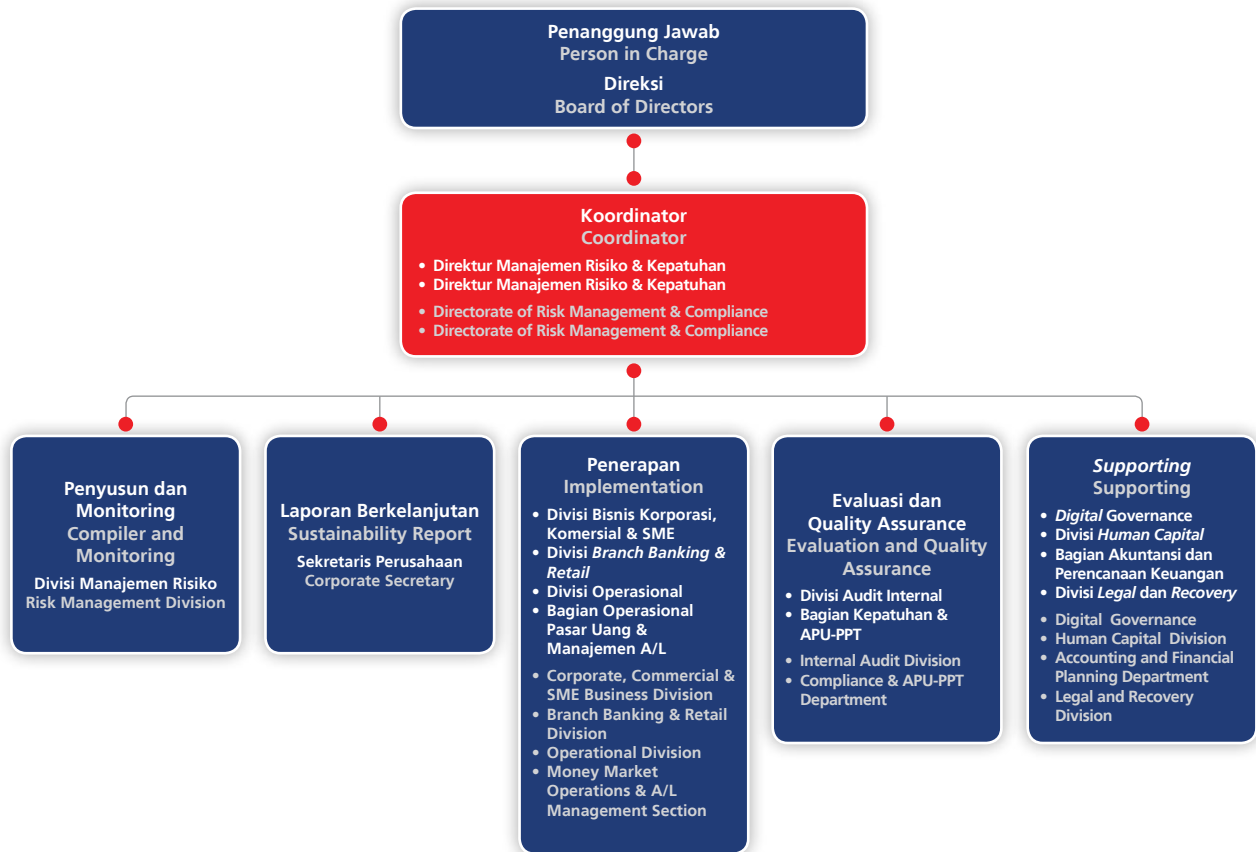
1. Standard Operating Procedure No. 092 of 2016;
2. Law No. 40 of 2007 on Limited Liability Companies;
3. Law No. 25 of 2007 on Capital Investment;
4. Financial Services Authority Regulation No. 51/POJK.03/2017 on Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and 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]

Guna mengoptimalkan pelaksanaan program keuangan berkelanjutan, Bank membentuk Tim Rencana Aksi Keuangan Berkelanjutan (Tim RAKB) atau Fungsi Lingkungan, Sosial, dan Tata Kelola (LST) berikut.

Person in Charge of Implementing Sustainable Finance [POJK51-E.1]

In order to optimize the implementation of sustainable finance program, the Bank established the following Sustainable Finance Action Plan Team (RAKB Team) or Environment, Social and Governance (LST) Function.



Masing-masing divisi/unit kerja Tim RAKB/Fungsi LST Bank menjalankan tugas, fungsi, wewenang, dan tanggung jawab sebagai berikut.

Each division/work unit of the Bank's RAKB Team/LST function carries out the following duties, functions, authorities, and responsibilities.

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 berkelanjutan; - Menyusun dan menetapkan kebijakan dan prosedur penerapan keuangan berkelanjutan dengan persetujuan Dewan Komisaris; serta - Memberikan arahan terhadap pelaksanaan penerapan keuangan berkelanjutan. - 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.
Koordinator Coordinator	- Mengkoordinasikan, mengarahkan, membina, dan mengawasi segala kegiatan terkait dengan penerapan keuangan berkelanjutan, termasuk namun tidak terbatas pada kegiatan penyusunan dan monitoring, penerapan, evaluasi, dan penyusunan Laporan Keuangan berkelanjutan secara berkala; serta - Menyampaikan laporan pelaksanaan atas penerapan keuangan berkelanjutan 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.



Divisi/Bagian Division/Department	Tugas, Fungsi, Wewenang, dan Tanggung Jawab Duties, Functions, Authorities, and Responsibilities
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/ peluang 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.
Penerapan Implementation	- Mengelola kegiatan yang berkaitan dengan keuangan berkelanjutan, dengan melakukan koordinasi dari masing-masing unit kerja sesuai RAKB yang telah ditetapkan; - Memberikan pengarahan terhadap pelaksanaan koordinasi antar unit kerja terkait penerapan keuangan berkelanjutan; - Memastikan kepatuhan penerapan keuangan berkelanjutan terhadap kebijakan, ketentuan, dan prosedur yang telah ditetapkan, serta bertanggung jawab atas lancarnya pelaksanaan dari prosedur tersebut; - Melaksanakan persetujuan pemberian kredit dan/atau operasional terkait dengan penerapan keuangan berkelanjutan; serta - Melakukan sosialisasi/internalisasi penerapan keuangan berkelanjutan pada seluruh jajaran manajemen, unit kerja, dan karyawan yang terkait. - Managing activities related to sustainable finance, by coordinating each work unit according to the stipulated RAKB; - Providing direction on the implementation of coordination between work units, related to sustainable finance implementation; - Ensuring compliance of sustainable finance implementation with the established policies, provisions, and procedures, and being responsible for smooth implementation of these procedures; - Executing approval for granting credit and/or operations related to sustainable finance implementation; and - Disseminating/internalizing sustainable finance implementation to all levels of management, work units and related employees.
Evaluasi dan Quality Assurance Evaluation and Quality Assurance	- Memastikan penerapan keuangan berkelanjutan sesuai dengan kebijakan dan rencana kerja penerapan keuangan berkelanjutan; - Merancang, merumuskan, dan menentukan sistem monitoring yang efisien dan efektif terkait penerapan keuangan berkelanjutan; serta - Mengevaluasi kebijakan, sistem, dan prosedur penerapan keuangan berkelanjutan, 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 berkelanjutan 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 berkelanjutan, 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 memberikan kesempatan yang setara kepada Tim RAKB/Fungsi LST serta karyawan lainnya yang terlibat dalam penerapan keuangan berkelanjutan untuk mengikuti kegiatan pengembangan kompetensi berkelanjutan, baik yang diselenggarakan oleh internal ataupun eksternal Bank. Pada tahun 2023, pelaksanaan program pengembangan kompetensi terkait keuangan berkelanjutan diuraikan sebagai berikut.

Competency Development related to Sustainable Finance [POJK51-E.2]

The Bank provides equal opportunities to RAKB Team/LST Function and other employees involved in the implementation of sustainable finance to participate in sustainable competency development activities, either organized by the Bank internally or externally. In 2023, the implementation of competency development programs related to sustainable finance was described as follows.

Topik Program Pengembangan Development Program Topic	Penyelenggara Organizer	Jabatan Peserta Participant's Position	Jumlah Peserta Number of Participants
Pelatihan <i>Green Banking</i> dan Keuangan Berkelanjutan Green Banking and Sustainable Finance Training	<i>Team Learning Bank</i>	Direksi, Kepala Divisi, Kepala Departemen, serta Staf Divisi/Departemen Board of Directors, Division Heads, Department Heads, and Division/ Department Staff	34

Penilaian Risiko atas Penerapan Keuangan Berkelanjutan [POJK51-E.3]

Bank secara berkala melakukan penilaian risiko terkait keuangan berkelanjutan. Penilaian tersebut bertujuan untuk mengidentifikasi, mengawasi, dan memperbaiki kekurangan dan kelemahan dari pengendalian internal dan sistem manajemen risiko Bank. Selain itu, Bank telah menetapkan langkah mitigasi yang efektif, dimulai dari proses identifikasi, pengelompokan, hingga penentuan mitigasi masing-masing risiko. Berikut profil dan langkah-langkah mitigasi risiko Bank Ina.

Risk Assessment of Sustainable Finance Implementation [POJK51-E.3]

The Bank periodically conducts risk assessments related to sustainable finance. The assessment aims to identify, monitor, and correct deficiencies and weaknesses of the Bank's internal control and risk management system. In addition, the Bank has established effective mitigation measures, starting from the identification process, grouping, to determining the mitigation of each risk. The following is Bank Ina's risk profile and mitigation measures.

Jenis Risiko Risk Type	Mitigasi Risiko Risk Mitigation
Risiko Ekonomi Economic Risk	
Risiko Kredit Debitur pelaku usaha kategori keuangan berkelanjutan 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 • Penginian 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 berkelanjutan serta berpotensi memengaruhi 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.
Risiko Reputasi Potensi risiko adanya opini negatif yang timbul karena Bank tidak melakukan aksi keuangan berkelanjutan. 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 berkelanjutan; • Menangani keluhan nasabah dengan baik; • Meningkatkan kualitas pelayanan terhadap nasabah; serta • Menangani keluhan nasabah dengan baik.



Jenis Risiko Risk Type	Mitigasi Risiko Risk Mitigation
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 Divisi <i>Legal Corporate</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 Corporate Division 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 berkelanjutan. • 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 berkelanjutan di internal yang terjadi akibat rendahnya pemahaman terkait keuangan berkelanjutan 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 berkelanjutan, 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 berkelanjutan, 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 Berkelanjutan dan Strategi ke Depan

[POJK51-E.5]

Bank Ina menghadapi beberapa tantangan dalam menerapkan prinsip keuangan berkelanjutan, yang dijelaskan sebagai berikut.

Challenges of Implementing Sustainable Finance Principles and Future Strategies

[POJK51-E.5]

Bank Ina faces several challenges in implementing sustainable finance principles, which are explained as follows.

Tantangan Challenge	Strategi Strategy
Perubahan kebijakan pemerintah. Changes in government policy.	Melakukan analisis kesesuaian aktivitas operasional dengan kebijakan pemerintah, khususnya yang terkait keberlanjutan. Conducting an analysis of the suitability of operational activities with government policies, especially those related to sustainability.

Tantangan Challenge	Strategi Strategy
Kebutuhan terhadap bekal pengetahuan yang cukup bagi analis maupun <i>account officer</i>, khususnya terkait pemberian kredit bagi kegiatan usaha berkelanjutan. Required 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 berkelanjutan 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 berkelanjutan. The needs for the Bank's products that accommodate sustainable business activities.	Mengembangkan produk pembiayaan dengan prinsip keuangan berkelanjutan. Developing financing products with sustainable finance principles.
Kemampuan dunia usaha untuk menyerap penyaluran dana kredit dari Bank masih dipengaruhi oleh situasi ekonomi yang terdampak pandemi Covid-19. The ability of business world to absorb lending funds from the Bank is still affected by the economic situation due to the Covid-19 pandemic.	• Melakukan restrukturisasi kredit, khususnya bagi UMKM yang terkena dampak pandemi Covid-19; • Melakukan pengawasan intensif terhadap para debitur yang kreditnya direstrukturisasi; • Melakukan penilaian terhadap keberlangsungan usaha debitur dan membuat pencadangan yang memadai; serta • Memasarkan berbagai produk kredit produktif kepada pengusaha atau perusahaan dengan reputasi baik dan bergerak dalam sektor ekonomi yang mempunyai prospek usaha positif di tengah perlambatan ekonomi global dan domestik. • Restructuring credit, particularly for MSMEs affected by the Covid-19 pandemic; • Intensively supervising debtors whose credit is being restructured; • Assessing debtor's business continuity and preparing adequate reserves; and • Marketing various productive credit products to entrepreneurs or companies with good reputation and engaged in economic sectors that have positive business prospects amidst the global and domestic economic slowdown.

Uji Tuntas Aspek Keberlanjutan

Bank Ina melakukan identifikasi atas dampak signifikan dari aktivitas usaha Bank, baik langsung maupun tidak langsung, serta mengidentifikasi ekspektasi pemangku kepentingan atas program keberlanjutan yang dilakukan Bank. Pembahasan komprehensif atas topik material dan dampaknya telah diungkapkan pada bagian Penentuan Isi dan Topik Material dalam Laporan Tahunan ini.

Selain itu, Fungsi LST Bank menelaah peraturan dan perundang-undangan secara berkala untuk memastikan bahwa program keberlanjutan yang dilaksanakan telah sesuai dan mematuhi peraturan tersebut. Hasil penelaahan dan identifikasi yang dilakukan oleh Fungsi LST akan dijadikan sebagai pedoman dalam program keberlanjutan Bank pada periode berikutnya, dengan tetap menyelaraskan kebutuhan pemangku kepentingan, Visi dan Misi, target Bank Ina. Hal ini termasuk mempertimbangkan pencapaian dan risiko yang akan dihadapi dari program yang direncanakan tersebut.

Penyusunan dan penetapan program keberlanjutan Bank juga melibatkan pemangku kepentingan melalui mekanisme *bottom up*, termasuk melakukan kerja sama dengan pihak lainnya yang memiliki kepentingan dengan Bank. Dengan proses pelibatan pemangku kepentingan tersebut, Bank Ina berharap program keberlanjutan yang dilakukan mampu memberikan manfaat dalam jangka panjang kepada seluruh pemangku kepentingan, baik internal ataupun eksternal.

Pendekatan Holistik Terintegrasi dalam Pelaksanaan Keberlanjutan

Bank Ina melaksanakan program keberlanjutan dengan pendekatan holistik terintegrasi melalui penerapan konsep *triple*

Due Diligence of Sustainability Aspect

Bank Ina identifies the significant impacts of the Bank's business activities, both directly and indirectly, as well as identifying stakeholder expectations for the sustainability programs carried out by the Bank. A comprehensive discussion of material topics and their impacts has been disclosed in the Determination of Content and Material Topics section of this Annual Report.

Furthermore, the Bank's LST Function periodically reviews laws and regulations to ensure that the sustainability programs implemented are appropriate and comply with these regulations. The results of review and identification carried out by LST Function will be used as a guideline in the Bank's sustainability program in the following period, while still aligning stakeholders' needs, Vision and Mission, targets of Bank Ina. This includes considering the achievements and risks that will be faced from the planned program.

The preparation and determination of the Bank's sustainability program also involves stakeholders through a bottom-up mechanism, including cooperation with other parties who have an interest in the Bank. With such stakeholder involvement process, Bank Ina expects that the sustainability program will be able to provide long-term benefits to all stakeholders, both internal and external.

Integrated Holistic Approach in the Implementation of Sustainability

Bank Ina implements sustainability programs with an integrated holistic approach by applying the concept of triple bottom line

bottom line (people, profit, dan planet) yang disesuaikan dengan 7 Subjek Inti ISO 26000.

(people, profit, and planet) mixed with the 7 Core Subjects of ISO 26000.

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

Bank telah menetapkan lingkup dan program keberlanjutan yang merupakan kewajiban maupun melebihi kewajiban sebagai berikut.

Mandatory and Voluntary Sustainability Scope and Programs

The Bank has established sustainability scopes and programs that are both mandatory and beyond mandatory 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. 13 Tahun 2003 tentang Ketenagakerjaan. Law No. 13 of 2003 on Manpower.
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. 76/POJK.07/2016 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan bagi Konsumen dan/atau Masyarakat. Financial Services Authority Regulation No. 76/POJK.07/2016 on Increasing Financial Literacy and Inclusion in the Financial Services Sector for Consumers and/or the Community.

Sedangkan, program keberlanjutan yang melebihi kewajiban, yaitu pemberian beasiswa dan bantuan sosial lainnya kepada masyarakat sekitar di wilayah operasional Bank.

Meanwhile, voluntary sustainability programs are the provision of scholarships and other social assistance to the surrounding communities in the Bank's operational areas.

Keberlanjutan Pengembangan Sosial

Sustainability of Social Development

Penegakan Hak Asasi Manusia

Komitmen

Bank berupaya menciptakan lingkungan kerja yang aman dan kondusif melalui penegakan hak asasi manusia (HAM) di lingkungan kerja Bank.

Lingkup Tanggung Jawab

Lingkup tanggung jawab Bank dalam penerapan HAM, meliputi:

1. Menghindari keterlibatan pada kegiatan yang melanggar HAM;
2. Melakukan penanganan keluhan pemangku kepentingan dengan baik;
3. Tidak melakukan tindakan-tindakan diskriminatif;
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

Inisiatif yang diterapkan oleh Bank Ina terkait penegakan HAM diuraikan sebagai berikut.

1. Praktik Kerja Tanpa Pelibatan Tenaga Kerja Anak ataupun Kerja Paksa [POJK51-F.19]

Guna menghindari adanya tenaga kerja paksa, Bank merujuk pada Pasal 77 Undang-Undang No. 13 Tahun 2003 tentang Ketenagakerjaan, khususnya terkait waktu kerja selama 40 jam dalam 1 minggu. Apabila di dalam proses kerja terdapat kelebihan jam kerja, maka Bank akan memberikan upah lembur sesuai dengan ketentuan yang telah disepakati dalam perjanjian kerja bersama (PKB). Karyawan juga berhak menolak melakukan lembur dengan mengajukan keberatan. Adapun untuk menghindari adanya tenaga kerja anak, Bank memastikan tidak adanya pekerja di bawah usia 18 tahun yang bekerja di level jabatan mana pun.

2. Hak Cuti

Seluruh karyawan Bank berhak mendapatkan cuti minimal 12 hari kerja dalam setahun dan dapat bertambah seiring bertambahnya masa kerja dengan batas maksimal 18 hari kerja dalam setahun.

3. Izin Menjalankan Ibadah

Sebagai bentuk menjaga sikap toleransi antar sesama, Bank memberikan kebebasan kepada seluruh karyawan untuk menjalankan ibadah tanpa adanya larangan, gangguan, ataupun tindakan diskriminasi.

Enforcement of Human Rights

Commitment

The Bank strives to create a safe and conducive work environment through the enforcement of human rights in the Bank's work environment.

Scope of Responsibilities

The scope of the Bank's responsibility in the implementation of Human Rights, including:

1. Avoiding involvement in activities that violate human rights;
2. Handling stakeholders' complaints properly;
3. Not taking discriminatory actions;
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 initiatives implemented by Bank Ina in relation to human rights enforcement are outlined below.

1. Occupational Practices Without Involving Child Labor or Forced Labor [POJK51-F.19]

To avoid forced labor, the Bank refers to Article 77 of Law No. 13 of 2003 on Manpower, specifically related to working time of 40 hours in 1 week. If in the work process there are excess working hours, the Bank will provide overtime pay in accordance with the provisions agreed upon in the collective labor agreement (CLA). Employees also have the right to refuse overtime by filing an objection. As for avoiding child labor, the Bank ensures that there are no workers under the age of 18 working at any level of position.

2. Leave Rights

All employees of the Bank are entitled to a minimum of 12 working days of leave a year and can increase as the length of service increases with a maximum limit of 18 working days a year.

3. Permission to Conduct Worship

As a form of maintaining tolerance among others, the Bank provides freedom to all employees to worship without any restrictions, interference, or discrimination.



4. Izin Melahirkan dan Izin Laktasi

Bank menetapkan izin melahirkan berdasarkan Pasal 82, Pasal 93 No. 2c, dan 4e Undang-Undang No. 13 Tahun 2003 tentang Ketenagakerjaan, sementara izin laktasi merujuk pada Pasal 34 Peraturan Pemerintah Republik Indonesia No. 33 Tahun 2012 tentang Pemberian Air Susu Ibu Eksklusif. Izin tersebut diberlakukan dengan tetap memperhatikan kelancaran pelaksanaan tugas dan tanggung jawab karyawan.

5. Kebebasan Berserikat dan Berkumpul

Bank memberikan kesempatan kepada seluruh karyawan untuk berserikat dan berkumpul dengan memberikan izin untuk membentuk Serikat Pekerja. Pembentukan Serikat Pekerja tersebut harus sesuai dengan ketentuan dalam Pasal 28 Undang-Undang Dasar Republik Indonesia dan Keputusan Presiden No. 83 Tahun 1998 tentang Ratifikasi Konvensi International Labour Organization (ILO) No. 87 Tahun 1948 tentang Kebebasan Berserikat dan Perlindungan atas Hak Membentuk Organisasi.

Capaian Kegiatan

Pada tahun 2023, Bank telah berhasil menegakkan HAM secara efektif, di antaranya:

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.

Penghargaan dan Sertifikasi

Pada tahun 2023, Bank Ina belum menerima penghargaan ataupun sertifikasi terkait HAM. Namun demikian, penerapan inisiatif tersebut tetap dilakukan dengan optimal.

Praktik Operasi yang Adil

Komitmen

Bank menerapkan praktik operasi yang adil dengan memenuhi peraturan dan perundang-undangan mengenai bisnis perbankan serta menjunjung prinsip efisien, efektif, kompetitif, transparan, adil dan wajar, serta akuntabel.

Pelaksanaan Inisiatif

Inisiatif yang diterapkan oleh Bank Ina terkait praktik operasi yang adil dipaparkan sebagai berikut.

1. Pengadaan Barang dan Jasa

Pengadaan barang dan jasa Bank telah diatur dalam kebijakan sebagai berikut:

- a. Petunjuk Pelaksanaan Operasi No. 077 tentang Penggunaan Jasa Pihak Ketiga dalam Pengadaan Jasa/ Sewa Peralatan dan Perlengkapan Kantor;
- b. Pedoman & Kebijakan Alih Daya No. SDM/001/00/0818;
- c. Kebijakan Pengadaan Barang dan/atau Jasa No. UM/016/01/1221 tanggal 14 Desember 2021; serta
- d. Satuan Operasional Prosedur No. 108 tentang Penggunaan Penyedia Barang Jasa Teknologi dan Informasi.

4. Maternity Leave and Lactation Permit

The Bank determines maternity leave based on Article 82, Article 93 No.2c, and 4e of Law No. 13 of 2003 on Manpower, while lactation permit refers to Article 34 of Government Regulation No. 33 of 2012 on Exclusive Breastfeeding. The permit is applied with due regard to the smooth running of employee's duties and responsibilities.

5. Freedom of Association and Assembly

The Bank provides opportunities for all employees to organize and assemble by granting permission to form a Labor Union. The establishment of the Labor Union must be in accordance with the provisions in Article 28 of the Constitution of the Republic of Indonesia and Presidential Decree No. 83 of 1998 on Ratification of International Labour Organization (ILO) Convention No. 87 of 1948 on Freedom of Association and Protection of the Right to Form Organizations.

Activity Achievements

In 2023, the Bank succeeded in upholding human rights effectively, among others:

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.

Awards and Certifications

In 2023, Bank Ina had yet to receive an award or certification related to human rights. However, the implementation of this initiative is still carried out optimally.

Fair Operating Practices

Commitment

The Bank implements fair operating practices by complying with the laws and regulations on banking business and upholding the principles of efficient, effective, competitive, transparent, fair and reasonable, as well as accountable.

Implementation of the Initiative

The initiatives implemented by Bank Ina in relation to fair operating practices are described below.

1. Procurement of Goods and Services

The Bank's procurement of goods and services is regulated in the following policy:

- a. Operation Implementation Instruction No. 077 on the Use of Third-Party Services in Procurement of Services/Rent of Office Equipment and Supplies;
- b. Outsourcing Guidelines & Policy No. HR/001/00/0818;
- c. Goods and/or Services Procurement Policy No. UM/016/01/1221 dated December 14, 2021; and
- d. Operational Unit Procedure No. 108 on the Use of Technology and Information Service Goods Providers.

2. Pencegahan Benturan Kepentingan

Guna menjaga proses bisnis berjalan dengan baik dan profesional, Bank berupaya untuk mencegah terjadinya benturan kepentingan dan intervensi dari pihak mana pun, termasuk Pemegang Saham. Oleh karena itu, para pihak terkait yang memiliki benturan kepentingan tidak diizinkan untuk berpartisipasi dalam pengambilan keputusan. Namun, jika keputusan masih harus diambil oleh pihak yang memiliki benturan kepentingan, maka proses pengambilan keputusan harus mengutamakan kepentingan Bank dan secara transparan mengungkapkan kondisi benturan kepentingan tersebut dalam setiap keputusan dan laporan Bank.

3. Larangan *Insider Trading*

Bank berupaya untuk menghindari terjadinya *insider trading*, yaitu penyebaran informasi terkait penawaran umum perdana saham di otoritas terkait yang dijual untuk mendapatkan keuntungan oleh seseorang yang berasal dari internal Bank. Untuk menghindari terjadinya tindakan tersebut, Bank Ina telah menerapkan Kebijakan *Insider Trading* sebagaimana diungkapkan pada Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

4. Integritas Sistem Perbankan

Bank Ina memprioritaskan integritas dalam menjalankan peran sebagai lembaga keuangan. Oleh karenanya, Bank Ina memastikan seluruh organ Bank mempunyai integritas yang baik dan terbebas dari berbagai tindakan kriminal di bidang keuangan. Selain itu, seluruh karyawan Bank wajib melakukan tindakan pencegahan dengan mendeteksi rekening-rekening yang dicurigai digunakan untuk kegiatan *money laundering*, *terrorism financing*, korupsi, dan tindak kejahatan lainnya.

5. Pencegahan Korupsi dan Gratifikasi

Pencegahan korupsi dan gratifikasi senantiasa dilakukan oleh Bank untuk menghindari tindakan yang merugikan dan merusak nama baik Bank. Untuk itu, Bank Ina menerapkan Kebijakan dan Prosedur Strategi *Anti-Fraud* RMG/013/02/0621 tanggal 1 Juli 2021. Kebijakan ini memuat Deklarasi Pakta Integritas yang wajib ditandatangani oleh seluruh karyawan Bank. Selain itu, Bank menyediakan sarana pengaduan pelanggaran terkait korupsi ataupun gratifikasi melalui telepon ((021) 252 5678 Ext. 1500)) dan e-mail (antifraud_skai@bankina.co.id).

Capaian Kegiatan

Pada tahun 2023, Bank berhasil melaksanakan operasi yang adil di lingkungan Bank secara efektif, di antaranya:

1. Melibatkan seluruh pemangku kepentingan untuk turut serta aktif dalam melakukan praktik operasi yang 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 merugikan Bank; dan
5. Reputasi Bank terjaga.

2. Prevention of Conflict of Interest

To keep the business process running properly and professionally, the Bank strives to prevent conflict of interest and intervention from any party, including Shareholders. Therefore, related parties who have a conflict of interest are not allowed to participate in decision-making. However, if a decision must still be made by a party with a conflict of interest, the decision-making process must prioritize the interests of the Bank and transparently disclose such conflict of interest in every decision and report of the Bank.

3. Prohibition of Insider Trading

The Bank endeavors to avoid the occurrence of insider trading, which is the dissemination of information related to initial public offering of shares in the relevant authorities that are sold for profit by someone who comes from within the Bank. To avoid such actions, Bank Ina has implemented an Insider Trading Policy as disclosed in the Corporate Governance Chapter of this Annual Report.

4. Banking System Integrity

Bank Ina prioritizes integrity in performing role as financial institution. As such, Bank Ina ensures that all organs of the Bank have a good integrity and are free from any criminal activities in the financial sector. In addition, all Bank employees are required to take precautions by detecting accounts suspected to be used for the activities of money laundering, terrorism financing, corruption, and other criminal activities.

5. Prevention of Corruption and Gratification

Prevention of corruption and gratification is always carried out by the Bank to avoid actions that harm and damage the Bank's good name. As such, Bank Ina implements the Anti-Fraud Strategy Policy and Procedure RMG/013/02/0621 dated July 1, 2021. This policy contains an Integrity Pact Declaration that must be signed by all Bank employees. In addition, the Bank provides violation reporting channels related to corruption or gratuities via telephone ((021) 252 5678 Ext. 1500)) and e-mail (antifraud_skai@bankina.co.id).

Activity Achievements

In 2023, the Bank succeeded in effectively implementing fair operations within the Bank, among others:

1. Involving all stakeholders to actively participate in implementing fair operating practices;
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 could harm the Bank; and
5. The Bank's reputation is maintained.



Pengelolaan Ketenagakerjaan, Kesehatan, dan Keselamatan Kerja

Komitmen

Dalam rangka menjaga produktivitas karyawan, Bank menerapkan pengelolaan sumber daya manusia (SDM) yang sistematis dan berkelanjutan serta memperhatikan kesehatan dan keselamatan kerja (K3). Pengelolaan SDM juga ditujukan untuk mendorong terbentuknya karyawan yang unggul dan berdaya saing dalam menghadapi berbagai tantangan dan perubahan yang terjadi.

Pelaksanaan Inisiatif

Inisiatif yang diterapkan oleh Bank terkait pengelolaan ketenagakerjaan dan K3 diuraikan sebagai berikut.

1. Kesetaraan Kesempatan Bekerja [POJK51-F.18]

Kesetaraan dan kesempatan kerja yang sama menjadi perhatian utama Bank dalam menciptakan lingkungan kerja yang kondusif. Komitmen tersebut diterapkan mulai dari proses rekrutmen yang transparan, tanpa diskriminasi dan intervensi. Seluruh pihak yang memenuhi kriteria calon karyawan Bank Ina diberikan kesempatan untuk melamar sesuai dengan kemampuan dan posisi yang tersedia.

Di sisi lain, Bank memperhatikan kesetaraan gender di lingkungan internal dengan menerapkan keadilan dan kesetaraan antara karyawan pria dan wanita dalam pembagian tugas, komposisi jabatan, remunerasi, dan aspek lainnya. Bank juga memberikan kesempatan kerja khusus bagi penyandang disabilitas dengan menempatkannya di posisi yang sesuai dengan kemampuan mereka untuk berkontribusi secara maksimal sesuai keadaan mereka.

Management of Employment, Occupational Health and Safety

Commitment

To maintain employee productivity, the Bank implements systematic and sustainable human resource (HR) management and pays attention to occupational health and safety (OHS). HR management is also intended to encourage the formation of superior and competitive employees in facing various challenges and changes that occur.

Implementation of the Initiative

The initiatives implemented by the Bank in relation to labor and OHS management are described below.

1. Equal Employment Opportunity [POJK51-F.18]

Equality and equal employment opportunity are the Bank's main concerns in creating a conducive work environment. This commitment is implemented starting from a transparent recruitment process, without discrimination and intervention. All parties who meet the criteria for prospective employees of Bank Ina are given the opportunity to apply according to their abilities and available positions.

On the other hand, the Bank pays attention to gender equality in the internal environment by implementing fairness and equality between male and female employees in the distribution of duties, composition of positions, remuneration, and other aspects. The Bank also provides specific employment opportunities for people with disabilities by placing them in positions suitable to their ability to contribute optimally according to their conditions.



Total Karyawan Baru yang Direkrut
Total New Employees Recruited

333 orang / people



Komposisi Karyawan Wanita pada Jabatan Strategis
Composition of Female Employees in Strategic Position

>40%



Total Karyawan Penyandang Disabilitas
Total Employees with Disability

Nihil / None

2. Remunerasi [POJK51-F.20]

Bank Ina menerapkan kebijakan remunerasi yang adil tanpa diskriminasi *gender*. Remunerasi diberikan didasarkan pada penilaian kinerja karyawan dengan metode *performance appraisal* serta mempertimbangkan rekomendasi dari Komite Nominasi dan Remunerasi, peraturan perundang-undangan, upah minimum regional/provinsi (UMR/UMP), kebijakan remunerasi pada industri sejenis, dan faktor lainnya. Selain remunerasi, Bank Ina juga memberikan jenis remunerasi yang bersifat variabel, seperti insentif atau bonus yang diberikan sesuai dengan hasil penilaian masing-masing karyawan Bank.

2. Remuneration [POJK51-F.20]

Bank Ina implements a fair remuneration policy without gender discrimination. Remuneration is given based on employee performance assessment by using the performance assessment method and considering recommendations from the Nomination and Remuneration Committee, laws and regulations, regional/provincial minimum wages (UMR/UMP), remuneration policy in similar industries, and other factors. In addition to remuneration, Bank Ina also provides variable types of remuneration, such as incentives or bonuses given according to the assessment results of each Bank employee.

Informasi terkait remunerasi karyawan Bank Ina berdasarkan wilayah operasional diungkapkan pada tabel berikut.

Information related to remuneration of Bank Ina's employees based on operational areas is disclosed 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	5.000.000	4.901.798	102,00
Tangerang Selatan South Tangerang	4.800.000	4.551.451	105,46
Kota Tangerang Tangerang City	5.300.000	4.584.519	115,61
Bandung	4.100.000	4.048.462	101,27
Bekasi	5.500.000	5.158.248	106,63
Karawang	5.300.000	5.176.179	102,39
Bogor	5.000.000	4.520.212	110,61
Depok	5.200.000	4.694.494	110,77
Purwakarta	4.500.000	4.464.675	100,79
Sukabumi	4.000.000	2.747.774	145,57
Yogyakarta	2.500.000	2.324.775	107,54
Semarang	3.170.000	3.060.348	103,58
Solo	3.000.000	2.174.169	137,98
Tegal	3.000.000	2.145.012	139,86
Surabaya	4.600.000	4.525.479	101,65
Malang	3.300.000	3.194.143	103,31
Medan	3.900.000	3.624.117	107,61
Ambon	3.100.000	2.812.827	110,21
Makassar	3.550.000	3.385.145	104,87
Denpasar	3.000.000	2.994.646	100,18
Palu	3.200.000	3.073.890	104,10

3. Pendidikan dan Pelatihan [POJK51-F.22]

Bank mendorong terbentuknya karyawan yang kompetitif dan berdaya saing dengan menyediakan program pendidikan dan pelatihan yang dibutuhkan oleh karyawan, baik yang diselenggarakan oleh internal ataupun pihak eksternal Bank. Adapun informasi pelaksanaan pendidikan dan pelatihan karyawan telah disampaikan pada Bab Tinjauan Pendukung Bisnis di dalam Laporan Tahunan ini.

4. Program Pensiun

Dalam menjaga kesejahteraan hidup karyawan di masa depan, Bank menyediakan program pensiun. Program pensiun diberlakukan saat karyawan masih aktif bekerja dengan mengikutsertakan karyawan dalam BPJS Ketenagakerjaan, sehingga karyawan yang telah memasuki usia pensiun (55 tahun) akan mendapatkan:

- Tunjangan Jaminan Pensiun;
- Tunjangan Hari Tua (JHT); dan
- Dana Pensiun, yang diberikan secara proporsional berdasarkan masa kerja.

Selain itu, pensiunan juga memiliki opsi untuk dipekerjakan kembali sebagai karyawan kontrak.

3. Education and Training Programs [POJK51-F.22]

The Bank encourages the formation of competitive employees by providing education and training programs needed by employees, either organized by internal or external parties of the Bank. Information on the implementation of employee education and training has been presented in the Business Support Overview Chapter in this Annual Report.

4. Pension Program

In maintaining employees' future well-being, the Bank provides a pension plan. The pension program is applied when employees are still actively working by including employees in BPJS Ketenagakerjaan, so that employees who have entered retirement age (55 years) will get:

- Pension Insurance Benefits;
- Old Age Allowance (JHT); and
- Pension Funds, which are disbursed proportionally based on years of service.

In addition, retirees also have the option to be rehired as contract employees.



5. Kesehatan [POJK51-F.21]

Untuk menjaga kesehatan dan mempertahankan produktivitas karyawan, Bank menyediakan fasilitas kesehatan seperti rawat inap, rawat jalan, persalinan, pembuatan kacamata, perawatan gigi, serta memfasilitasi kepesertaan karyawan dan keluarganya dalam BPJS Kesehatan.

6. Kegiatan Internal

Guna mempererat hubungan kerja dan membangun loyalitas karyawan, Bank menyelenggarakan kegiatan internal bersama. Agenda rutin yang dilaksanakan di antaranya mengunjungi yayasan untuk berbagi pada peringatan hari besar keagamaan, seperti Idul Fitri ataupun Natal.

7. Keselamatan Kerja [POJK51-F.21]

Bank melaksanakan inisiatif terkait keselamatan kerja agar karyawan merasa aman dan terhindar dari berbagai risiko atau tindakan berbahaya. Inisiatif terkait keselamatan kerja yang diterapkan oleh Bank, yakni:

- 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

Pada tahun 2023, Bank berhasil menjalankan inisiatif terkait ketenagakerjaan dan K3 secara efektif, di antaranya:

- Terjaminnya kesehatan karyawan dan keluarga; serta
- Tidak terjadinya kecelakaan kerja karyawan yang terjadi di lingkungan kerja (*zero accident*).

Mekanisme Pengaduan Masalah

Karyawan Bank dapat menyampaikan pengaduan terkait ketenagakerjaan dengan tahapan 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.

Dalam 3 tahun terakhir, Bank Ina tidak menerima pengaduan terkait ketenagakerjaan.

5. Health [POJK51-F.21]

To maintain employees' health and productivity, the Bank provides health facilities such as inpatient, outpatient, maternity, eyeglasses, dental care, and facilitates the participation of employees and their families in BPJS Health.

6. Internal Activities

To strengthen working relationships and build employee loyalty, the Bank conducts joint internal activities. Regular agendas carried out include visiting foundations to share on religious holidays, such as Eid al-Fitr or Christmas.

7. Occupational Safety [POJK51-F.21]

The Bank implements initiatives related to occupational safety so that employees feel safe and avoid various risks or dangerous actions. The safety-related initiatives implemented by the Bank, namely:

- 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

In 2023, the Bank successfully implemented labor and OHS related initiatives effectively, among others:

- Ensuring the health of employees and their families; and
- No occupational accidents occurring in the work environment (*zero accident*).

Complaint Mechanism

The Bank's employees can submit complaints related to employment in the following stages.

- 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.

In the last 3 years, Bank Ina has not received complaints related to employment.

Hubungan yang Baik dengan Mitra Usaha

Proses bisnis yang dijalankan oleh Bank tidak terlepas dari hubungan baik dengan para mitra usaha. Hal tersebut dilakukan agar bisnis Bank berjalan dengan baik dan berkelanjutan, sehingga dapat menyediakan produk dan layanan yang baik dan berkualitas kepada nasabah.

Pemenuhan Kontrak Kerja

Bank dan mitra usaha menjalankan kemitraan dengan mengacu pada kontrak kerja yang sah dan telah disepakati. Masing-masing pihak saling berkomitmen untuk memenuhi seluruh kebijakan dan ketentuan yang berlaku di dalam kontrak kerja, serta mengedepankan sikap profesional, transparan, dan bertanggung jawab.

Pengembangan Sosial dan Kemasyarakatan [POJK51-F.23]

Bank menyadari bahwa aktivitas bisnis yang dijalankan tidak hanya sekedar memaksimalkan keuntungan internal. Lebih dari itu, Bank Ina harus mampu menyebar kebermanfaatan jangka panjang kepada masyarakat di sekitar wilayah operasional, baik kantor pusat ataupun kantor cabang. Komitmen tersebut sebagai salah satu upaya untuk meningkatkan kesejahteraan masyarakat sekitar, baik dalam aspek sosial ataupun aspek ekonomi.

Pelaksanaan Inisiatif [POJK51-F.23]

Secara umum, pengelolaan usaha Bank tidak menimbulkan dampak negatif kepada masyarakat. Namun, kehadiran produk Bank dan pelaksanaan inisiatif pengembangan sosial dan kemasyarakatan dapat memberikan dampak positif serta manfaat bagi masyarakat umum. Adapun inisiatif yang diterapkan oleh Bank Ina terkait pengembangan sosial dan kemasyarakatan, diuraikan sebagai berikut.

1. Penggunaan Tenaga Kerja Lokal [POJK51-F.25]

Komitmen penggunaan tenaga kerja lokal senantiasa dijaga oleh Bank untuk meningkatkan kesejahteraan masyarakat sekitar, terutama dalam aspek ekonomi. Pada tahun 2023, 45% dari karyawan Bank berasal dari masyarakat lokal.

2. Edukasi dan Literasi Keuangan [POJK51-F.25]

Pelaksanaan kegiatan edukasi dan literasi keuangan Bank Ina 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. Selain itu, Bank diwajibkan untuk menyampaikan Laporan Rencana dan Realisasi Literasi Keuangan melalui *e-mail* yang ditujukan kepada Departemen Literasi, Inklusi Keuangan, dan Komunikasi Otoritas Jasa Keuangan. Rincian Laporan Literasi dan Inklusi Keuangan yang telah disampaikan Bank selama tahun 2023, yakni:

- Laporan Rencana Literasi Keuangan Tahun 2023 dan Laporan Realisasi Literasi Keuangan Periode Triwulan I - 2023 dengan No. OJK/DIR/166/0723;
- Laporan Realisasi Literasi Keuangan Periode Triwulan II - 2023 dengan No. OJK/DIR/180/0723;

Good Relations with Business Partners

The business process carried out by the Bank is inseparable from good relations with business partners. This is done so that the Bank's business runs well and sustainably, so that it can provide good and quality products and services to customers.

Fulfillment of Work Contracts

The Bank and its business partners carry out partnerships by referring to legal and agreed work contracts. Each party is mutually committed to fulfilling all policies and conditions that apply in the work contract, as well as promoting a professional, transparent, and responsible attitude.

Social and Community Development [POJK51-F.23]

The Bank realizes that its business activities are not just about maximizing internal profits. More than that, Bank Ina must be able to spread long-term benefits to the community around the operational area, both head office and branch office. This commitment is one of the efforts to improve the welfare of the surrounding community, both in social and economic aspects.

Implementation of the Initiative [POJK51-F.23]

In general, the Bank's business management does not have a negative impact on the community. However, the presence of the Bank's products and the implementation of social and community development initiatives can have a positive impact and benefit the general public. The initiatives implemented by Bank Ina related to social and community development are described below.

1. Use of Local Workers [POJK51-F.25]

The Bank's commitment to using local labor is always maintained to improve the welfare of the surrounding community, especially in the economic aspect. In 2023, 45% of the Bank's employees was from local communities.

2. Financial Education and Literacy [POJK51-F.25]

The implementation of Bank Ina's financial education and literacy activities refers to the 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. In addition, the Bank is required to submit a Financial Literacy Plan and Realization Report via *e-mail* addressed to the Department of Literacy, Financial Inclusion and Communication of the Financial Services Authority. Details of the Financial Literacy and Inclusion Reports submitted by the Bank during 2023 were as follows:

- Financial Literacy Plan Report 2023 and Financial Literacy Realization Report for Quarter I - 2023 with No. OJK/DIR/166/0723;
- Financial Literacy Realization Report for Quarter II - 2023 with No. OJK/DIR/180/0723;



- c. Laporan Realisasi Literasi Keuangan Periode Triwulan III - 2023 dengan No. OJK/DIR/239/1023; dan
- d. Laporan Realisasi Literasi Keuangan Periode Triwulan IV - 2023 dengan No. OJK/DIR/018/0124.

Pelaksanaan program edukasi dan literasi keuangan Bank sepanjang tahun 2023 diungkapkan sebagai berikut.

- c. Financial Literacy Realization Report for Quarter III - 2023 with No. OJK/DIR/239/1023; and
- d. Financial Literacy Realization Report for Quarter IV - 2023 with No. OJK/DIR/018/0124.

The implementation of the Bank's financial education and literacy program throughout 2023 is disclosed as follows.

Program Edukasi dan Literasi Keuangan Education and Literacy Programs	Lokasi location	Jumlah Peserta Total Participants
Edukasi Keuangan bagi Karyawan Swasta Financial Education for Private Employees	Jakarta Pusat Central Jakarta	10
Edukasi Keuangan bagi Karyawan Swasta Financial Education for Private Employees	Jakarta Utara North Jakarta	8
Edukasi Keuangan bagi Karyawan Swasta Financial Education for Private Employees	Serang	10
Edukasi Keuangan bagi Karyawan Swasta Financial Education for Private Employees	Jakarta Selatan South Jakarta	2
Edukasi Keuangan bagi Karyawan Swasta Financial Education for Private Employees	Jakarta Selatan South Jakarta	5
Menuju Masyarakat Merdeka Finansial Towards a Financially Independent Society	Jakarta Barat West Jakarta	6
Edukasi Keuangan di Bulan Inklusi Keuangan (BIK) Financial Education in Financial Inclusion Month (BIK)	Palu	45
Edukasi Keuangan di Bulan Inklusi Keuangan (BIK) Financial Education in Financial Inclusion Month (BIK)	Denpasar	25
Edukasi Keuangan di Bulan Inklusi Keuangan (BIK) Financial Education in Financial Inclusion Month (BIK)	Tangerang	42
Edukasi Keuangan di Bulan Inklusi Keuangan (BIK) Financial Education in Financial Inclusion Month (BIK)	Bekasi	40
Edukasi Keuangan di Bulan Inklusi Keuangan (BIK) Financial Education in Financial Inclusion Month (BIK)	Surabaya	35
Edukasi Keuangan di Bulan Inklusi Keuangan (BIK) Financial Education in Financial Inclusion Month (BIK)	Jakarta Barat West Jakarta	17
Edukasi Keuangan di Bulan Inklusi Keuangan (BIK) Financial Education in Financial Inclusion Month (BIK)	Semarang	16
Edukasi Keuangan di Bulan Inklusi Keuangan (BIK) Financial Education in Financial Inclusion Month (BIK)	Medan	41
Edukasi Keuangan di Bulan Inklusi Keuangan (BIK) Financial Education in Financial Inclusion Month (BIK)	Ambon	30
Edukasi Keuangan di Bulan Inklusi Keuangan (BIK) Financial Education in Financial Inclusion Month (BIK)	Makassar	30
Edukasi Keuangan di Bulan Inklusi Keuangan (BIK) Financial Education in Financial Inclusion Month (BIK)	Yogyakarta	143

Biaya yang dikeluarkan Bank untuk kegiatan edukasi dan literasi keuangan di tahun 2023 sebesar Rp80.000.000.

The cost incurred by the Bank for financial education and literacy activities in 2023 amounted to Rp80,000,000.

3. Layanan Keuangan Inklusif [POJK51-F.25]

Layanan keuangan inklusif merupakan layanan yang disediakan oleh Bank untuk mempermudah masyarakat dalam mendapatkan akses terhadap berbagai layanan keuangan formal yang berkualitas secara tepat waktu, lancar, dan aman. Pada tahun 2023, Bank menyediakan layanan keuangan inklusif melalui berbagai produk, seperti Tabina Triple Untung Mass, Tabina Triple Untung Affluent, Tabina Triple Untung Arisan, Tabina Berjangka, Tabina Green Untung, Tabina Combo, Gratis Biaya Transaksi di ATM dan *Internet Banking* dan *Mobile Banking* (IBMB), Gratis Biaya Transaksi *Internet Banking* Bisnis (IBB), *Cashback* Transaksi QRIS, serta Gratis Biaya BI-Fast.

3. Inclusive Financial Services [POJK51-F.25]

Inclusive financial services are services provided by the Bank to facilitate the community in gaining access to various quality formal financial services in a timely, smooth, and safe manner. In 2023, the Bank provided inclusive financial services through various products, such as Tabina Triple Untung Mass, Tabina Triple Untung Affluent, Tabina Triple Untung Arisan, Tabina Berjangka Berhadiah, Tabina Green Untung, Tabina Combo, Free Transaction Fee at ATM and Internet Banking and Mobile Banking (IBMB), Free Transaction Fee Internet Banking Business (IBB), QRIS Transaction Cashback, and Free BI-Fast Fee.

4. Program Pengembangan dan Pemberdayaan Masyarakat [POJK51-F.25]

Dalam 3 tahun terakhir, Bank Ina telah melaksanakan program pengembangan dan pemberdayaan masyarakat di bidang kesehatan, pendidikan, dan donasi lainnya yang diuraikan sebagai berikut.

4. Community Development and Empowerment Program [POJK51-F.25]

In the last 3 years, Bank Ina has implemented community development and empowerment programs in the fields of health, education, and other donations which are described as follows.

Tahun Year	Uraian Description
Kesehatan / Health	
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 stunting in Kosambi Sub-District, Tangerang. The activity was carried out in collaboration with Indomaret and aimed to assist the government in reducing stunting 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 stunting 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 stunting rates.
2022	Pemberian bantuan alat kesehatan berupa alat fisioterapi kepada Wisma Lansia Harapan Asri yang berlokasi di Banyumanik, Semarang, Jawa Tengah. Provision of medical equipment assistance in the form of physiotherapy equipment to Wisma Lansia Harapan Asri located in Banyumanik, Semarang, Central Java.
2021	Pemberian bantuan fasilitas vaksinasi Covid-19 kepada keluarga nasabah dan masyarakat umum untuk anak-anak berusia 12 tahun ke atas dengan memberikan gratis kepada peserta vaksin. Providing assistance with Covid-19 vaccination facilities to customers' families and the general public for children aged 12 years and over by providing free vaccines to vaccine's participants.
	Berpartisipasi dalam program vaksinasi yang diselenggarakan oleh Universitas Indonesia (UI) dengan memberikan vaksin gratis terbuka untuk masyarakat umum (khususnya usia 12-60 tahun), mahasiswa UI, civitas UI, dan mahasiswa Universitas se-Jabodetabek. Participating in vaccination program organized by Universitas Indonesia (UI) by providing free vaccines open to the general public (especially aged 12-60 years), UI students, UI civitas, and university students throughout Jabodetabek.
Pendidikan / Education	
2023	Pemberian dana beasiswa pada mahasiswa/mahasiswi Universitas Kristen Krida Wacana (Ukrida) di semester genap tahun ajaran 2022-2023. Providing scholarship funds to Universitas Kristen Krida Wacana (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, this program is educative or more to provide motivation so that the community can take advantage of the potential. This activity was carried out in Kaliabang Dukuh Jaya Village, North Bekasi.
2021	Pemberian dana beasiswa pada mahasiswa/mahasiswi Ukrida di semester ganjil dan genap tahun 2021. Providing scholarship funds to Ukrida students in the odd and even semesters of 2021.
Donasi Lainnya / Other Donations	
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
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.



Tahun Year	Uraian Description
	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.
2021	Pemberian bantuan untuk korban gempa Sulawesi, banjir Kalimantan, longsor Sumedang, serta letusan Semeru dan Merapi dalam Program IJK Peduli. Providing assistance to victims of Sulawesi earthquake, Kalimantan flood, Sumedang landslide, and Semeru and Merapi eruptions in IJK Cares Program. Pemberian santunan untuk karyawan Bank Ina yang terkena banjir. Provision of compensation for Bank Ina's employees affected by floods. Pemberian bantuan untuk bencana di Indonesia dalam program IJK Peduli Bencana, khususnya bencana di Nusa Tenggara Timur. Providing assistance for disasters in Indonesia in IJK Cares for Disasters program, especially for the disaster in East Nusa Tenggara. Pemberian bantuan kepada Panti Asuhan Assalafiyah Hidayatul Mubarakoh Cilodong Bogor dan Panti Asuhan Al Mardhiyah Depok dalam bentuk sembako dan perlengkapan sekolah seperti tas dan alat tulis. Giving aid to Assalafiyah Hidayatul Mubarak Orphanage, Cilodong Bogor, and Al Mardhiyah Orphanage, Depok, in the form of basic food and school supplies such as bags and stationery. Pemberian bantuan untuk korban bencana Gunung Semeru dalam program IJK Peduli Bencana. Providing assistance to victims of Mount Semeru disaster in IJK Care for Disasters program. Pemberian santunan dalam rangka perayaan Natal kepada penyandang difabel tahun 2021. Providing compensation in the context of Christmas celebrations for persons with disabilities in 2021.

Biaya yang dikeluarkan Bank untuk program pengembangan dan pemberdayaan masyarakat diungkapkan sebagai berikut.

The costs incurred by the Bank for community development and empowerment programs are expressed as follows.



Capaian Kegiatan [POJK51-F.23]

Pada tahun 2023, Bank telah melaksanakan kegiatan pengembangan sosial dan kemasyarakatan dengan capaian sebagai berikut:

- 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.
- 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.

Activity Achievements [POJK51-F.23]

In 2023, the Bank carried out social and community development activities with the following achievements:

- 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.
- 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.

Sarana Pengaduan Masalah Pengembangan Sosial dan Kemasyarakatan [POJK51-F.24]

Bank menyediakan sarana pengaduan terkait pelaksanaan kegiatan pengembangan sosial dan kemasyarakatan melalui *e-mail*, *call center*, ataupun dapat disampaikan langsung melalui kantor cabang Bank Ina. Pengaduan yang telah diterima akan

Complaint Channel for Social and Community Development Problems [POJK51-F.24]

The Bank provides a complaint channel related to the implementation of social and community development activities through *e-mail*, *call center*, or can be submitted directly to Bank Ina's branch office. Complaints received will be processed and

diproses dan ditindaklanjuti dengan profesional dan transparan. Selama 3 tahun terakhir, Bank tidak menerima pengaduan mengenai kegiatan pengembangan sosial dan kemasayarakatan yang telah dilaksanakan.

followed up in a professional and transparent manner. During the last 3 years, the Bank has not received any complaints regarding the social and community development activities.

Kepedulian terhadap Nasabah serta Pengembangan Produk dan Layanan

Komitmen

Aktivitas operasional yang dijalankan oleh Bank Ina sangat bergantung dalam mempertahankan kepercayaan dan kepuasan nasabah. Oleh karena itu, Bank terus berupaya memberikan pelayanan terbaik, layanan setara, aman, mudah dijangkau, dan dapat dipercaya. [POJK51-F.17]

Pelaksanaan Inisiatif

Inisiatif yang dilaksanakan oleh Bank Ina terkait nasabah diuraikan sebagai berikut.

1. Penyampaian Informasi Produk

Bank menyampaikan informasi terkait produk dan layanan terbaru melalui situs web, media sosial, serta brosur yang tersedia di setiap kantor cabang.

2. Peningkatan Kualitas Layanan

Bank meningkatkan dan mengembangkan layanan *Internet Banking* dan *Mobile Banking* untuk memenuhi kebutuhan nasabah yang berbasis digital secara berkelanjutan sesuai dengan tren dan kebutuhan terkini.

3. Keamanan Simpanan Nasabah

Bank bergabung dengan Lembaga Penjamin Simpanan (LPS) untuk menjamin keamanan simpanan nasabah. Dengan menjadi peserta LPS, Bank memindahkan sebagian risiko dan memberikan kepastian kepada nasabah mengenai keamanan simpanan dalam situasi di luar kendali 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 berkomitmen menerapkan peraturan terkait kerahasiaan data nasabah, terdiri dari:

- a. Undang-Undang No. 7 Tahun 1992 tentang Perbankan, serta perubahannya dalam Undang-Undang No. 10 Tahun 1998;
- b. Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan;
- c. Undang-Undang No. 27 tahun 2022 tentang Perlindungan Data Pribadi;
- d. Peraturan Otoritas Jasa Keuangan No. 22 tahun 2023 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan;

Concern for Customers and Development of Products and Services

Commitment

The operational activities carried out by Bank Ina are highly dependent on maintaining customer trust and satisfaction. Therefore, the Bank continues to strive to provide the best service, equal service, safe, accessible, and trustworthy. [POJK51-F.17]

Implementation of the Initiative

The initiatives implemented by Bank Ina in relation to customers are outlined below.

1. Delivery of Product Information

The Bank provides information on the latest products and services through its website, social media, and brochures available at each branch office.

2. Service Quality Improvement

The Bank enhances and develops Internet Banking and Mobile Banking services to meet the needs of digital-based customers on an ongoing basis in accordance with the latest trends and needs.

3. Customer Deposit Security

The Bank joins the Deposit Insurance Corporation (LPS) to ensure the safety of customer deposits. By becoming a participant of LPS, the Bank transfers part of the risk and provides assurance to customers regarding the safety of deposits in situations beyond the Bank's control.

4. Confidentiality of Customer Data

The Bank carries out business activities that require complete and detailed customer data and information. To maintain customer trust in the data provided, the Bank is committed to implementing regulations related to the confidentiality of customer data, consisting of:

- a. Law No. 7 of 1992 on Banking, and its amendments in Law No. 10 of 1998;
- b. Law No. 4 of 2023 on Development and Strengthening of Financial Sector;
- c. Law No. 27 of 2022 on Personal Data Protection;
- d. Financial Services Authority Regulation No. 22 of 2023 on Consumer and Community Protection in the Financial Services Sector;



- e. Peraturan Bank Indonesia No. 2/19/PBI/2000 tentang Persyaratan dan Tata Cara Pemberian Perintah atau Izin Tertulis Membuka Rahasia Bank; serta
- f. Peraturan Otoritas Jasa Keuangan No. 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa, serta peraturan turunannya.

Berdasarkan peraturan tersebut, Bank wajib merahasiakan keterangan mengenai nasabah dengan batas 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); serta
- 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).

- e. Bank Indonesia Regulation No. 2/19/PBI/2000 on Requirements and Procedures for Granting Written Orders or Permits to Open Bank Secrets; and
- f. Financial Services Authority Regulation No. 1/POJK.07/2013 on Consumer Protection in the Service Sector, and its derivative regulations.

Based on these regulations, the Bank is obliged to keep information about customers confidential with the following limits 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); and
- 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. Program Engagement Nasabah

Salah satu upaya Bank dalam mempererat hubungan dan menjaga loyalitas nasabah adalah dengan melaksanakan program *engagement* nasabah, sebagai berikut:

- Gratis 20 kali biaya transaksi untuk tarik tunai menggunakan kartu ATM Bank Ina di ATM bank lain, dan transaksi transfer, pembayaran dan pembelian melalui *Internet Banking Business* dan *Mobile Banking* Bank Ina;
- Pemberian *cashback* untuk periode tertentu, jika nasabah melakukan transaksi minimal 1 kali per bulan melalui *e-channel* Bank Ina;
- Gratis biaya transfer *online* melalui *Internet Banking Business* Bank Ina;
- Cashback* 50% (maksimal Rp5.000,-) untuk transaksi QRIS melalui *Mobile Banking* Bank Ina. Maksimum *cashback* diberikan sebanyak 3 kali transaksi per nasabah setiap bulan;
- Gratis biaya transfer BI-FAST melalui *Internet Banking Business* dan *Mobile Banking*, serta kantor cabang Bank Ina;
- Loyalti Program untuk nasabah *prime* dengan pemberian bingkisan HUT/Hari Raya;
- Program tabungan berjangka dengan jenis hadiah *smartwatch*, *gadget* dan hadiah *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; serta
- 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.

6. Pengembangan Produk dan Layanan [POJK51-F.26]

Pengembangan produk dan layanan secara konsisten dilakukan oleh Bank untuk menyesuaikan perkembangan bisnis terkini, terutama penggunaan layanan digital yang semakin intens digunakan oleh para nasabah. Pada tahun 2023, Bank Ina telah melakukan pengembangan dan inovasi produk dan layanan, sebagai berikut.

- Mengembangkan tabungan, giro, dan deposito untuk eksportir yang ditujukan khusus untuk menerima devisa hasil ekspor sumber daya alam (DHE SDA).
- Meluncurkan Layanan Digital berupa produk Aplikasi Bina, Pinjaman Digital Bina (modal usaha untuk UMKM dan penyaluran melalui *Loan Channeling*), dan Agen Bina (layanan keuangan tanpa kantor dalam rangka inklusif keuangan).

7. Evaluasi Produk dan Layanan [POJK51-F.27] [POJK51-F.29]

Sebelum disampaikan kepada nasabah, produk dan layanan Bank telah mendapat izin dari Bank Indonesia. Bank terus melakukan tinjauan ulang dan evaluasi sebagai salah satu

5. Customer Engagement Program

One of the Bank's efforts to strengthen relationships and maintain customer loyalty is by implementing customer engagement programs, as follows:

- Free transaction fee 20 times for cash withdrawals using Bank Ina's ATM card at another bank's ATM, and for transfer, payment, and purchase made via Internet Banking Business and Mobile Banking of Bank Ina;
- Giving cashback for a certain period, if the customer makes a transaction at least 1 time per month via Bank Ina's e-channel;
- Free online transfer fees through Bank Ina's Internet Banking Business;
- Cashback 50% (maximum Rp5,000) for QRIS transactions via Bank Ina's Mobile Banking. Maximum cashback is given for 3 transactions per customer per month;
- Free BI-FAST transfer fee via Internet Banking Business and Mobile Banking, as well as Bank Ina's branch offices;
- Loyalty Program for prime customers by giving Birthday/Festive Holiday gifts;
- Term savings program with types of prizes of smartwatch, gadgets, and cashback gifts, where the customer deposits funds at the beginning of opening an account and a certain amount of funds every month until the end of the selected time period; and
- Bina Point Launch (*powered by OttoPoint*) as a loyalty program for customers with reward for purchases and payments made through Bank Ina's Mobile Banking and Bank Ina's GPN Debit ATM Card at the EDC Machine. These points can be exchanged for coupons/voucher of goods/services through OttoPoint e-catalogue.

6. Product and Service Development [POJK51-F.26]

Product and service development is consistently carried out by the Bank to adjust to the latest business developments, especially the use of digital services that are increasingly used by customers. In 2023, Bank Ina developed and innovated products and services, as follows.

- Developing savings, current accounts, and deposits for exporters specifically intended to receive foreign exchange from natural resource exports (DHE SDA).
- Launching Digital Services in the form of Bina Application products, Bina Digital Loan (business capital for MSMEs and distribution through Loan Channeling), and Bina Agent (office-less financial services in the context of financial inclusion).

7. Product and Service Evaluation [POJK51-F.27] [POJK51-F.29]

Before being delivered to customers, the Bank's products and services have been authorized by Bank Indonesia. The Bank continues to conduct reviews and evaluations as a form of risk



bentuk mitigasi risiko terhadap penerbitan produk dan layanan baru. Prosedur tinjauan ulang dan evaluasi dijalankan untuk memastikan proses peluncuran produk dan layanan telah diterapkan sesuai dengan pengajuan usulan yang disetujui oleh manajemen dan memastikan seluruh produk dan layanan baru aman bagi nasabah.

Pada tahun 2023, seluruh (100%) produk dan layanan Bank telah dievaluasi. Selain itu, dari hasil tinjauan ulang dan evaluasi yang dilakukan secara berkala tersebut, hingga akhir tahun 2023, Bank memastikan tidak ada produk dan/atau jasa keuangan Bank yang dinyatakan bermasalah dan harus ditarik kembali oleh Bank Indonesia.

8. Manfaat dari Produk dan Layanan yang Diberikan [POJK51-F.28]

Bank hadir untuk mendukung kebutuhan transaksi ekonomi nasabah individu dan korporasi melalui berbagai produk dan layanan keuangan. Namun demikian, produk dan layanan Bank juga berpotensi menimbulkan risiko sosial dan risiko lingkungan hidup terkait penyaluran kredit. Risiko sosial mencakup potensi tenaga kerja di bawah umur, upah di bawah standar, dan pelanggaran hak asasi manusia dalam industri padat karya. Untuk mengatasi ini, Bank menerapkan persyaratan kredit ketat dan meningkatkan pengawasan lapangan. Untuk risiko lingkungan hidup, Bank mengidentifikasi adanya potensi pengambilan sumber daya alam yang berlebihan dan kerusakan lingkungan. Semua risiko ini merupakan ancaman kelestarian lingkungan pada pembiayaan di sektor usaha yang bersinggungan langsung dengan lingkungan. Oleh karenanya, Bank mensyaratkan dokumen AMDAL bagi (calon) debitur sebagai syarat pengajuan kredit.

Capaian Kegiatan

Pada tahun 2023, Bank telah melaksanakan inisiatif terkait nasabah dengan capaian 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 menyediakan sarana pengaduan terkait masalah nasabah melalui *e-mail*, *call center*, situs web bank, dan media sosial Bank Ina. Pengaduan yang diterima akan diproses dan ditindaklanjuti dengan profesional dan bertanggung jawab.

mitigation for the issuance of new products and services. The review and evaluation procedure is carried out to ensure that the product and service launch process has been implemented in accordance with the proposal approved by management and to ensure that all new products and services are safe for customers.

In 2023, all (100%) of the Bank's products and services were evaluated. In addition, from the results of periodic reviews and evaluations, at the end of 2023, the Bank ensured that there were no products and/or financial services of the Bank that were declared problematic and had to be withdrawn by Bank Indonesia.

8. Benefits of Products and Services Provided [POJK51-F.28]

The Bank is here to support the economic transaction needs of individual and corporate customers through various financial products and services. However, the Bank's products and services also pose potential social and environmental risks related to lending. Social risks include the potential for underage labor, substandard wages, and human rights violations in labor-intensive industries. To address this, the Bank applies strict credit terms and increases field supervision. For environmental risks, the Bank identifies the potential for excessive natural resource extraction and environmental degradation. All of these risks pose a threat to environmental sustainability for financing in business sectors that have direct contact with the environment. Therefore, the Bank requires EIA documents for (prospective) borrowers as a condition of credit application.

Activity Achievements

In 2023, the Bank implemented customer-related initiatives with the following achievements.

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

The Bank provides a complaint channel related to customer issues through e-mail, call center, Bank website, and Bank Ina's social media. Complaints received will be processed and followed up professionally and responsibly.

Laporan Pengaduan

Laporan pengaduan terkait nasabah Bank selama tahun 2023 diungkapkan pada tabel berikut.

Complaint Report

Complaint reports related to the Bank's customers during 2023 are disclosed in the following table.

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	237	97,93	5	2,07	-	-	242
Electronic Banking	546	99,64	2	0,36	-	-	548
Sistem Pembayaran lainnya Other Payment Systems	1	100,00	-	0,00	-	-	1
Total	784	99,12	7	0,88	-	-	791

Survei Kepuasan Nasabah [POJK51-F.30]

Bank melalui survei kepuasan nasabah berusaha untuk mengukur dan mengetahui loyalitas dan advokasi nasabah terhadap produk dan layanan yang diberikan. Hasil survei tersebut dilakukan melalui kuesioner yang kemudian dijadikan sebagai dasar untuk mengembangkan dan meningkatkan produk dan layanan Bank di masa mendatang.

Customer Satisfaction Survey [POJK51-F.30]

Through customer satisfaction surveys, the Bank seeks to measure and determine customer loyalty and advocacy towards the products and services provided. The survey results are conducted through questionnaires which are then used as a basis for developing and improving the Bank's products and services in the future.

Kepedulian terhadap Lingkungan Hidup

Concern for the Environment

Komitmen

Proses bisnis yang dijalankan Bank Ina tidak berhubungan secara signifikan terhadap lingkungan hidup. Akan tetapi, Bank berkomitmen untuk berkontribusi menjaga dan melestarikan lingkungan hidup dengan menerapkan berbagai inisiatif terkait lingkungan di internal Bank secara konsisten dan berkelanjutan.

Commitment

Bank Ina's business processes are not significantly related to the environment. However, the Bank is committed to contributing to protecting and preserving the environment by implementing various environmental initiatives within the Bank consistently and sustainably.

Pelaksanaan Inisiatif

Inisiatif yang diterapkan oleh Bank Ina terkait lingkungan hidup, dipaparkan sebagai berikut.

Implementation of the Initiative

The initiatives implemented by Bank Ina in relation to the environment are described below.

1. Produk Kegiatan Usaha Berkelanjutan [POJK51-F.3]

Bank mendukung pembiayaan kepada debitur yang menjalankan kegiatan usahanya mengutamakan penerapan prinsip berkelanjutan. Hal tersebut diterapkan dengan adanya kebijakan bagi debitur dan calon debitur untuk memiliki dan melaporkan salinan dokumen AMDAL sebagai syarat disetujuinya pengajuan kredit.

1. Sustainable Business Activity Products [POJK51-F.3]

The Bank supports financing to debtors whose business activities prioritize the implementation of sustainable principles. This is implemented with a policy for debtors and prospective debtors to have and report a copy of AMDAL document as a condition for approval of the credit application.



Selama 3 tahun terakhir, Bank telah memberikan pembiayaan kepada debitur yang menjalankan kegiatan usaha berkelanjutan sebagai berikut.

Over the past 3 years, the Bank has provided financing to debtors who carry out sustainable business activities as follows.

Produk Kegiatan Usaha Berkelanjutan Sustainable Business Activity Products

Produk yang Memenuhi Kriteria Kegiatan Usaha Berkelanjutan Products that Meet the Criteria for Sustainable Business Activities	2023			2022		2021	
	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	6.500	2.447	6.059	3.063	6.148	4.219	6.911
Penyaluran Dana Lending	11.743.957	7.435	12.677.186	6.509	3.427.435	4.502	978.012

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	2023			2022		2021	
	Target (jutaan Rupiah) (million Rupiah)	Nominal (jutaan Rupiah) Nominal (million Rupiah)	%	Target (jutaan Rupiah) (million Rupiah)	%	Nominal (jutaan Rupiah) Nominal (million Rupiah)	%
Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan Total Credit/Financing for Sustainable Business Activities	5.293.294	4.268.348	80,64	3.401.435	34,89	978.012	26,37
Total Non-Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan Total Non-Credit/Financing for Sustainable Business Activities	6.450.663	8.408.838	130,36	6.347.810	65,11	2.731.322	73,63
Total Kredit Total Credit	11.743.957	12.677.186	107,95	9.749.245	100,00	3.709.334	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	2023		2022		2021	
	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	35.445	0,00	-	-	-	-

Kategori Kegiatan Usaha Berkelanjutan Sustainable Business Activities Category	2023		2022		2021	
	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 (%)
Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan Berkelanjutan Management of Biological Natural Resources and Sustainable Land Use	566.538	0,00	213.245	0,00	120.792	6,00
Konservasi Keanekaragaman Hayati Darat dan Air Conservation of Land and Water Biodiversity	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	-	-	74.364	0,00
Adaptasi Perubahan Iklim Climate Change Adaptation	-	-	-	-	-	-
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>)	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	645.424	0,00	758.358	0,00	106.640	0,00
Kegiatan Usaha dan/atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya Other Environmentally Friendly Business Activities and/or Activities	-	-	151.268	0,00	48.124	0,00
Kegiatan UMKM MSME Activities	2.271.539	0,00	2.048.949	0,30	628.092	0,15
Total Kredit Keuangan Berkelanjutan Total Sustainable Finance Credit	4.268.348	0,00	3.401.435	0,39	978.012	0,15

2. Material Ramah Lingkungan [POJK51-F.5]

Dalam rangka menjaga kelestarian lingkungan hidup, Bank secara bertahap beralih menggunakan material yang ramah lingkungan. Salah satunya dengan menggunakan kertas *hout vrij schrift* (HVS) yang telah memiliki sertifikasi *Programme for the Endorsement of Forest Certification* (PEFC) untuk mencetak dokumen. Sertifikasi tersebut menunjukkan bahwa kertas yang diproduksi berasal dari material ramah

2. Environmentally Friendly Materials [POJK51-F.5]

To preserve the environment, the Bank has gradually shifted to using environmentally friendly materials. One of them is by using *hout vrij schrift* (HVS) paper that has been certified by the Program for the Endorsement of Forest Certification (PEFC) to print documents. The certification shows that the paper produced comes from environmentally friendly materials, namely wood fiber obtained from forests with good



lingkungan, yaitu serat kayu yang diperoleh dari hutan dengan pengelolaan yang baik. Selain itu, Bank menerapkan kebijakan untuk mengurangi penggunaan produk berbahan plastik, menghindari pemakaian *styrofoam*, serta menggunakan perangkat elektronik yang hemat energi.

3. Penggunaan Energi [POJK51-F.6] [POJK51-F.7]

Sumber energi untuk mendukung aktivitas operasional Bank berasal dari listrik dan bahan bakar minyak (BBM) serta belum menggunakan energi terbarukan. Pasokan listrik didapatkan dari Perusahaan Listrik Negara (PT PLN) untuk menyalakan perangkat elektronik, pendingin ruangan (*air conditioner*/AC), penerangan, dan mengoperasikan *lift*. Sedangkan BBM, didapatkan dengan membeli langsung dari Stasiun Pengisian Bahan Bakar Umum (SPBU) terdekat untuk keperluan bahan bakar kendaraan operasional dan genset.

Dalam 3 tahun terakhir, Bank telah menghitung biaya penggunaan energi sebagai berikut.

Uraian	Satuan Unit	2023	2022	2021	Descriptions
Biaya Penggunaan Energi					Energy Usage Cost
Listrik	jutaan Rupiah million Rupiah	2.047	1.879	1.352	Electricity
BBM	jutaan Rupiah million Rupiah	2.165	1.672	1.279	Fuel
Total	jutaan Rupiah million Rupiah	4.212	3.551	2.631	Total
Efisiensi Biaya Penggunaan Energi	jutaan Rupiah million Rupiah	(661)	(920)	(162)	Energy Usage Cost Efficiency

Di samping menggunakan energi, Bank juga melakukan inisiatif untuk menghemat energi, di antaranya menggunakan lampu jenis LED, AC *Inverter* di seluruh kantor, mengatur penggunaan perangkat elektronik di setiap ruangan, memberlakukan jadwal operasional gedung kantor untuk menghemat penggunaan listrik, serta memaksimalkan rapat atau pertemuan secara daring.

4. Efisiensi Air [POJK51-F.8]

Bank menggunakan air yang berasal Perusahaan Daerah Air Minum (PDAM) untuk keperluan kebersihan, kegiatan beribadah, dan lainnya. Dalam 3 tahun terakhir, Bank telah menghitung biaya penggunaan air sebagai berikut.

Uraian	Satuan Unit	2023	2022	2021	Descriptions
Biaya Penggunaan Air	jutaan Rupiah million Rupiah	131	90	68	Water Usage Fee

Selain menggunakan air, Bank juga menerapkan inisiatif efisiensi penggunaan air kepada karyawan dengan meningkatkan kesadaran akan penggunaan air melalui sosialisasi dan pemeriksaan berkala pada kran dan saluran air untuk mengurangi kebocoran.

management. In addition, the Bank implements policies to reduce the use of plastic products, avoid the use of styrofoam, and use energy-efficient electronic devices.

3. Energy Use [POJK51-F.6] [POJK51-F.7]

Energy sources to support the Bank's operational activities come from electricity and fuel oil (BBM) and have not used renewable energy. Electricity supply is obtained from the State Electricity Company (PT PLN) to power electronic devices, air conditioners (AC), lighting, and operate elevators. Meanwhile, fuel is obtained by buying directly from the nearest Public Fuel Filling Station (SPBU) for the purposes of fueling operational vehicles and generators.

In the past 3 years, the Bank has calculated the cost of energy use as follows.

In addition to using energy, the Bank also undertakes initiatives to save energy, including using LED lights, Inverter air conditioners in all offices, regulating the use of electronic devices in each room, enforcing office building operational schedules to save electricity usage, and maximizing online meetings or meetings.

4. Water Efficiency [POJK51-F.8]

The Bank uses water from the Regional Drinking Water Company (PDAM) for cleaning purposes, worship activities, and others. In the last 3 years, the Bank has calculated the cost of water usage as follows.

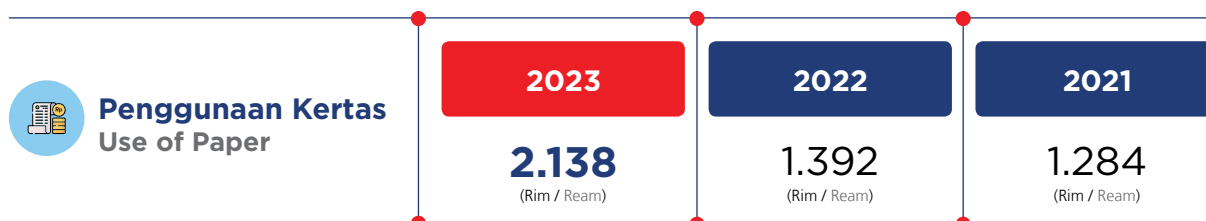
In addition to water use, the Bank also implements water use efficiency initiatives for employees by raising awareness of water use through dissemination and periodic checks on faucets and drains to reduce leakage.

5. Pengelolaan Limbah [POJK51-F.13] [POJK51-F.14]

Limbah yang dihasilkan Bank merupakan limbah domestik, yang sebagian besar di antaranya berupa limbah kertas. Selain itu, Bank tidak menghasilkan limbah yang termasuk bahan berbahaya dan beracun (B3). Bank juga tidak melakukan pengolahan limbah secara mandiri, melainkan dilakukan oleh pihak pengelola gedung.

Bank berupaya untuk mengurangi limbah kertas dengan menerapkan sistem digitalisasi yang terintegrasi, mulai dari penggunaan dokumen digital, serta meningkatkan layanan *internet banking* dan *mobile banking* Bank terutama dalam transaksi mutasi rekening, cetak pengambilan ATM, serta cetak formulir pembukaan rekening baru yang dapat dilakukan secara digital melalui *smartphone*, laptop, ataupun *personal computer* (PC).

Dalam 3 tahun terakhir, Bank telah menghitung penggunaan kertas sebagai berikut.



Untuk mengurangi sampah plastik, Bank telah mengeluarkan Memorandum No. MEMO/SDM/685/0919 tanggal 30 September 2019 Perihal Pengurangan Sampah Plastik & Upaya Melestarikan Lingkungan Hidup. Adapun inisiatif yang dilakukan oleh Bank Ina, yaitu mengimbau karyawan untuk membawa botol air minum sendiri yang dapat diisi ulang dan penggunaan air minum kemasan pada saat rapat dan pertemuan tidak lagi diperkenankan. Bank juga memastikan tempat sampah tersedia dengan memadai di seluruh ruangan kantor Bank, sehingga kebersihan kantor terjaga dengan baik. [POJK51-F.1]

Selain itu, di sepanjang tahun 2023, tidak terdapat tumpahan limbah yang terjadi yang disebabkan oleh aktivitas Bank. [POJK51-F.15]

6. Pengendalian Emisi [POJK51-F.11] [POJK51-F.12]

Bank menghasilkan emisi yang berasal dari penggunaan energi dalam kegiatan operasional. Meskipun saat ini pengukuran atas emisi yang dihasilkan belum dilakukan, namun Bank Ina berupaya melakukan sejumlah langkah inisiatif dalam pengurangan emisi, seperti:

- Penyediaan ruang terbuka hijau di sekitar wilayah kantor;
- Pengurangan perjalanan dinas dengan memaksimalkan pertemuan secara daring; serta
- Penghematan penggunaan energi listrik yang dapat menghasilkan emisi gas rumah kaca (GRK), seperti AC.

5. Waste Management [POJK51-F.13] [POJK51-F.14]

The waste generated by the Bank is domestic waste, most of which is paper waste. In addition, the Bank does not produce waste that includes hazardous and toxic materials (B3). The Bank also does not conduct waste treatment independently, but is carried out by the building management.

The Bank strives to reduce paper waste by implementing an integrated digitalization system, starting from the use of digital documents, as well as improving the Bank's internet banking and mobile banking services, especially in account mutation transactions, printing ATM withdrawals, and printing new account opening forms that can be done digitally through smartphones, laptops, or personal computers (PCs).

In the past 3 years, the Bank has calculated paper usage as follows.

To reduce plastic waste, the Bank has issued Memorandum No. MEMO/SDM/685/0919 dated September 30, 2019 on Plastic Waste Reduction & Efforts to Preserve the Environment. The initiatives taken by Bank Ina include encouraging employees to bring their own refillable drinking water bottles and the use of bottled water during meetings and gatherings is no longer allowed. The Bank also ensures that trash bins are adequately available in all rooms of the Bank's office, so that office cleanliness is well maintained. [POJK51-F.1]

Furthermore, throughout 2023, no waste spills occurred due to the Bank's activities. [POJK51-F.15]

6. Emission Control [POJK51-F.11] [POJK51-F.12]

The Bank generates emissions from the use of energy in operational activities. Although the measurement of emissions has not yet been carried out, Bank Ina has taken a number of initiatives to reduce emissions, such as:

- Provision of green open space around the office area;
- Reducing official travel by maximizing online meetings; and
- Saving the use of electrical energy that can produce greenhouse gas (GHG) emissions, such as AC.



7. Keanekaragaman Hayati [POJK51-F.9] [POJK51-F.10]

Bank mendukung ruang terbuka hijau di lingkungan operasional Bank, seperti melakukan penempatan pot tanaman di sekitar kantor Bank dan bekerja sama dengan pengelola gedung. Untuk mendukung keanekaragaman hayati, dilakukan penanaman dan pemeliharaan tanaman secara berkelanjutan. Selain itu, wilayah operasional Bank tidak berada pada lokasi yang berdekatan atau bersinggungan dengan area yang dilindungi maupun kawasan yang memiliki keanekaragaman hayati tinggi. Dengan demikian, operasional Bank tidak berdampak negatif terhadap keanekaragaman hayati.

7. Biodiversity [POJK51-F.9] [POJK51-F.10]

The Bank supports green open spaces in the Bank's operational environment, such as placing potted plants around the Bank's offices and cooperating with building managers. To support biodiversity, plants are planted and maintained on an ongoing basis. In addition, the Bank's operational areas are not located adjacent or intersecting with protected areas or areas that have high biodiversity. Thus, the Bank's operations have no negative impact on biodiversity.

Capaian Kegiatan

Pada tahun 2023, Bank Ina mengalami peningkatan aktivitas operasional seiring dengan kembalinya *work from office*, yang merupakan bagian dari proses pemulihan dari dampak pandemi Covid-19. Peningkatan ini secara langsung berdampak pada penggunaan energi, air, dan kertas dalam operasional sehari-hari. Meskipun demikian, Bank Ina tetap berkomitmen untuk mengurangi konsumsi sumber daya tersebut, dengan menerapkan sejumlah langkah inisiatif yang berkelanjutan.

Activity Achievements

In 2023, Bank Ina experienced an increase in operational activities along with the return of work from office, which is part of the recovery process from the Covid-19 pandemic impact. This increase directly impacted the use of energy, water, and paper in daily operations. Nevertheless, Bank Ina remains committed to reducing the consumption of these resources, by implementing a number of sustainable initiatives.

Penghargaan dan Sertifikasi

Selama tahun 2023, Bank tidak menerima penghargaan ataupun sertifikasi terkait lingkungan. Akan tetapi, hal tersebut tidak mengurangi komitmen Bank Ina untuk meningkatkan inisiatif terkait lingkungan hidup guna menciptakan kehidupan masa depan yang lebih baik.

Awards and Certifications

Throughout 2023, the Bank did not receive any environmental awards or certifications. However, this does not diminish Bank Ina's commitment to enhancing environmental initiatives to create a better future.

Sarana Pengaduan Masalah Lingkungan Hidup [POJK51-F.16]

Pemangku kepentingan dapat menyampaikan pengaduan apabila kegiatan Bank mengganggu lingkungan hidup melalui *e-mail*, *call center*, situs web bank, dan media sosial Bank. Selama 3 tahun terakhir, Bank tidak menerima pengaduan terkait masalah lingkungan hidup.

Complaint Channel for Environmental Problem [POJK51-F.16]

Stakeholders can submit complaints if the Bank's activities disturb the environment through e-mail, call center, Bank website, and the Bank's social media. In the last 3 years, the Bank has not received any complaints related to environmental issues.

Biaya Pengelolaan Lingkungan Hidup [POJK51-F.4]

Bank belum memiliki program khusus terkait lingkungan hidup, sehingga tidak terdapat informasi terkait biaya program lingkungan hidup dalam 3 tahun terakhir. Sementara itu, biaya pengelolaan lingkungan di gedung kantor pusat ataupun kantor cabang Bank, seperti biaya retribusi sampah dan kebersihan, telah termasuk dalam biaya sewa gedung.

Environmental Management Cost [POJK51-F.4]

The Bank does not have a special program related to the environment, and thus, there is no information related to the cost of environmental programs in the last 3 years. Meanwhile, the cost of environmental management in the Bank's head office building or branch offices, such as garbage and cleaning fees, is included in the building rental fee.

Tanggapan terhadap Umpan Balik Tahun Sebelumnya [POJK51-G.4]

Response to Previous Year's Feedback

Bank Ina tidak menerima umpan balik atau masukan dari pemangku kepentingan terkait Laporan Tahunan untuk tahun buku 2022. Akan tetapi, Bank berkomitmen untuk memaksimalkan kualitas penyampaian Laporan Tahunan dan Laporan Keberlanjutan setiap tahun buku.

Bank Ina did not receive any feedback or input from stakeholders regarding the Annual Report for the 2022 financial year. However, the Bank is committed to maximizing the quality of Annual Report and Sustainability Report each financial 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 *e-mail*.

After reading the Annual Report of PT Bank Ina Perdana Tbk, we request stakeholders to provide feedback by sending an e-mail.

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:



Feliks Suranta Tarigan
Sekretaris Perusahaan
Corporate Secretary

Gedung Ariobimo Sentral
Mezzanine Floor
Jl. HR Rasuna Said Blok X-2 Kav. 5
Jakarta Selatan, 12950

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+62 21 252 5025
corp_sec@bankina.co.id
www.bankina.co.id

Indeks Pengungkapan Kriteria

POJK No. 51/POJK.03/2017 [POJK.51-G.5]

Criteria Disclosure Index of POJK No. 51/POJK.03/2017

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Financial Statements

08

PT Bank Ina Perdana Tbk

Laporan keuangan tanggal 31 Desember 2023
dan untuk tahun yang berakhir pada tanggal tersebut
beserta laporan auditor independen/
*Financial statements as of December 31, 2023 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 2023
DAN UNTUK TAHUN YANG BERAKHIR PADA
TANGGAL TERSEBUT
BESERTA LAPORAN AUDITOR INDEPENDEN**

**PT BANK INA PERDANA TBK
FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2023
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 2023
DAN UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL TERSEBUT
PT BANK INA PERDANA Tbk**

Kami, yang bertanda tangan dibawah ini:

Nama : Henry Koenaili
Alamat Kantor : Gedung Ariobimo Central Jalan
HR.Rasuna Said Blok X-2 Kav 5
Jakarta 12950 Jakarta Selatan

Alamat Domisili : Jalan Brawijaya 1 C No. 5
RT.004 RW.002 Kelurahan Pulo,
Kecamatan Kebayoran Baru,
Jakarta Selatan

Nomor Telepon : 021 - 2525678
Jabatan : Direktur Utama

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 - 2525678
Jabatan : Direktur

Menyatakan bahwa:

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 dimuat 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.

Demikian pernyataan ini dibuat dengan sebenarnya.

**BOARD OF DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR
THE FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2023 AND
FOR THE YEAR THEN ENDED
PT BANK INA PERDANA Tbk**

We, the undersigned below:

Name : Henry Koenaili
Office Address : Gedung Ariobimo Central Jalan
HR.Rasuna Said Blok X-2 Kav 5
Jakarta 12950 Jakarta Selatan

Residential Address : Jalan Brawijaya 1 C No. 5
RT.004 RW.002 Kelurahan Pulo,
Kecamatan Kebayoran Baru,
Jakarta Selatan

Phone Number : 021 - 2525678
Title : President Director

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 - 2525678
Title : Director

Declare that:

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 has been fully disclosed in a complete and truthful manner; and
b. The financial statements of PT Bank Ina Perdana Tbk do not contain any incorrect information or material fact; nor do they omit any information or material fact;
4. We are responsible for the internal control system of PT Bank Ina Perdana Tbk.

This statement is made truthfully.

Jakarta, 30 Maret 2024/Jakarta, March 30, 2024

Atas nama dan mewakili Direksi/For and On Behalf of the Board of Directors


Henry Koenaili
Direktur Utama/
President Director
Kiung Hui Ngo
Direktur /
Director

*The original report included herein is in
the Indonesian language.*

Laporan Auditor Independen

Laporan No. 00465/2.1032/AU.1/07/1008-
1/1/III/2024

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 2023, 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 2023, 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. 00465/2.1032/AU.1/07/1008-
1/1/III/2024

*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, 2023, 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, 2023, 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. 00465/2.1032/AU.1/07/1008-
1/1/III/2024 (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 2023, saldo cadangan kerugian penurunan nilai atas kredit yang diberikan adalah sebesar Rp335.229 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. 00465/2.1032/AU.1/07/1008-
1/1/III/2024 (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, 2023, the balance of allowance for impairment on loans amounted to Rp335,229 million. Refer to material accounting policy information of allowance for impairment losses on financial assets as disclosed in Note 2k, use of significant accounting judgements, 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. 00465/2.1032/AU.1/07/1008-
1/1/III/2024 (lanjutan)

Hal audit utama (lanjutan)

Cadangan kerugian penurunan nilai atas kredit
yang diberikan (lanjutan)

Penjelasan atas hal audit utama: (lanjutan)

Cadangan kerugian penurunan nilai atas kredit yang diberikan merupakan hal audit utama 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 atas kredit yang diberikan memerlukan pertimbangan dan memiliki ketidakpastian estimasi termasuk dalam 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 individual 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 portofolio 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. 00465/2.1032/AU.1/07/1008-
1/1/III/2024 (continued)

Key audit matters (continued)

Allowance for impairment losses on loans
(continued)

Description of key audit matter: (continued)

Allowance for impairment losses on loans is a key audit matter because the balance of loans and allowance for impairment losses on loans is significant to the accompanying financial statements. In addition, the determination of allowance for impairment losses on loans requires judgement 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 loss 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 loans 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.

Laporan Auditor Independen (lanjutan)

Laporan No. 00465/2.1032/AU.1/07/1008-
1/1/III/2024 (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 sampel kredit yang diberikan untuk mengevaluasi identifikasi atas eksposur yang mengalami penurunan kualitas kredit yang signifikan atau yang telah mengalami penurunan nilai secara tepat waktu oleh Bank dan 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 atau internal. Kami memeriksa keakuratan perhitungan jumlah cadangan kerugian penurunan nilai dengan melakukan perhitungan ulang atas keseluruhan portofolio yang penurunan nilainya dinilai secara kolektif dan melakukan perhitungan ulang atas penurunan nilai yang dinilai secara individual berdasarkan sampel. 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 2023 ("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. 00465/2.1032/AU.1/07/1008-
1/1/III/2024 (continued)

Key audit matters (continued)

Allowance for impairment losses on loans
(continued)

Audit response: (continued)

With respect to individually assessed allowance for impairment losses, we tested sample loans to evaluate the timely identification by the Bank of exposures with significant deterioration in credit quality or exposures which have been impaired and 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 entire portfolio for collectively assessed impairment and recalculating the individually assessed impairment on sample basis. We assessed whether the financial statement disclosures are adequately and appropriately reflecting the Bank's exposures to credit risk. We involved our auditor's internal experts to assist us 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 2023 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.

Laporan Auditor Independen (lanjutan)

Laporan No. 00465/2.1032/AU.1/07/1008-
1/1/III/2024 (lanjutan)

Informasi lain (lanjutan)

Sehubungan dengan audit kami atas laporan keuangan terlampir, tanggung jawab kami adalah untuk membaca Laporan Tahunan ketika tersedia dan, dalam pelaksanaannya, 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 melaksanakannya.

Independent Auditor's Report (continued)

Report No. 00465/2.1032/AU.1/07/1008-
1/1/III/2024 (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.

Laporan Auditor Independen (lanjutan)

Laporan No. 00465/2.1032/AU.1/07/1008-
1/1/III/2024 (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. 00465/2.1032/AU.1/07/1008-
1/1/III/2024 (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)

Laporan No. 00465/2.1032/AU.1/07/1008-
1/1/III/2024 (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)

- 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.

Independent Auditor's Report (continued)

Report No. 00465/2.1032/AU.1/07/1008-
1/1/III/2024 (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)

- 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.

Laporan Auditor Independen (lanjutan)

Laporan No. 00465/2.1032/AU.1/07/1008-
1/1/III/2024 (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. 00465/2.1032/AU.1/07/1008-
1/1/III/2024 (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. 00465/2.1032/AU.1/07/1008-
1/1/III/2024 (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 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. 00465/2.1032/AU.1/07/1008-
1/1/III/2024 (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



Danil Setiadi Handaja, CPA

Registrasi Akuntan Publik No. AP.1008/Public Accountant Registration No. AP.1008

30 Maret 2024/March 30, 2024



PT BANK INA PERDANA TBK
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2023
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK INA PERDANA TBK
STATEMENT OF FINANCIAL POSITION
As of December 31, 2023
(Expressed in millions of Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2023	Catatan/ Notes	31 Desember/ December 31, 2022	
ASET				ASSETS
Kas	71.563	2,4	99.128	Cash
Giro pada Bank Indonesia	1.600.005	2,5	1.391.514	Current accounts with Bank Indonesia
Giro pada bank lain	178.900	2,6	177.185	Current accounts with other banks
Dikurangi: Cadangan kerugian penurunan nilai	(7)	2,6	(6)	Less: Allowance for impairment losses
	178.893		177.179	
Penempatan pada Bank Indonesia dan bank lain	3.173.162	2,7	2.840.755	Placements with Bank Indonesia and other banks
Dikurangi: Cadangan kerugian penurunan nilai	(677)	2,7	(59)	Less: Allowance for impairment losses
	3.172.485		2.840.696	
Efek-efek	4.369.621	2,8	5.099.200	Marketable securities
Dikurangi: Cadangan kerugian penurunan nilai	(25)	2,8	(92)	Less: Allowance for impairment losses
	4.369.596		5.099.108	
Efek-efek yang dibeli dengan janji dijual kembali	2.146.197	2,9	863.159	Securities purchased under resale agreements
Kredit yang diberikan		2,10,		Loans
Pihak berelasi	167.656	35	142.903	Related parties
Pihak ketiga	12.509.530		9.606.342	Third parties
	12.677.186		9.749.245	
Cadangan kerugian penurunan nilai	(335.229)	2,10	(237.567)	Allowance for impairment losses
	12.341.957		9.511.678	
Tagihan akseptasi	93.108	2,12	113.418	Acceptance receivables
Dikurangi: Cadangan kerugian penurunan nilai	(88)	2,12	(92)	Less: Allowance for impairment losses
	93.020		113.326	
Tagihan derivatif	1.471	2,13	783	Derivative receivables
Piutang bunga		11,35		Interest receivables
Pihak berelasi	195		152	Related parties
Pihak ketiga	88.777		80.890	Third parties
	88.972		81.042	

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 2023
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK INA PERDANA TBK
STATEMENT OF FINANCIAL POSITION
(continued)
As of December 31, 2023
(Expressed in millions of Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2023	Catatan/ Notes	31 Desember/ December 31, 2022	
ASET (lanjutan)				ASSETS (continued)
Beban dibayar dimuka	7.984	2,14	8.994	Prepaid expenses
Aset pajak tangguhan - neto	32.717	2,21d	44.907	Deferred tax assets - net
Aset tetap dan aset hak guna - neto	121.058	2,15	102.000	Fixed assets and right of use assets - net
Aset lain-lain - neto		2,16,35		Other assets - net
Pihak berelasi	3.540		2.239	Related parties
Pihak ketiga	155.122		216.983	Third parties
	158.662		219.222	
TOTAL ASET	24.384.580		20.552.736	TOTAL ASSETS
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	28.436	2,17	24.687	Liabilities due immediately
Simpanan dari nasabah		2,18,		Deposits from customers
Pihak berelasi	5.200.509	35	4.574.564	Related parties
Pihak ketiga	14.115.400		10.888.261	Third parties
	19.315.909		15.462.825	
Simpanan dari bank lain	966.590	2,19	601.618	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali	239.027	2,20	905.895	Securities sold under repurchase agreements
Liabilitas akseptasi	93.108	2,12	113.418	Acceptance payables
Liabilitas derivatif	90	2,13	878	Derivative payables
Utang pajak	25.924	2,21a	23.054	Taxes payable
Liabilitas imbalan kerja	21.661	2,22	15.115	Employee benefit liabilities
Utang bunga		23,35		Interest payables
Pihak berelasi	2.821		1.230	Related parties
Pihak ketiga	38.657		19.797	Third parties
	41.478		21.027	
Liabilitas lain-lain	96.199	24,35	96.131	Other liabilities
TOTAL LIABILITAS	20.828.422		17.264.648	TOTAL LIABILITIES

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 2023
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK INA PERDANA TBK
STATEMENT OF FINANCIAL POSITION
(continued)
As of December 31, 2023
(Expressed in millions of Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2023	Catatan/ Notes	31 Desember/ December 31, 2022	
EKUITAS				EQUITY
Modal saham - nilai nominal Rp100 per saham				Capital stock - par value of Rp100 per share
Modal dasar - 20.000.000.000 saham pada tanggal 31 Desember 2023 dan 2022				Authorized - 20,000,000,000 shares as of December 31, 2023 and 2022
Modal ditempatkan dan disetor penuh - 6.134.716.665 saham dan 5.937.093.750 saham pada tanggal 31 Desember 2023 dan 2022	613.472	25	593.710	Issued and fully paid - 6,134,716,665 shares and 5,937,093,750 shares as of December 31, 2023 and 2022
Tambahan modal disetor	2.482.288	26	1.707.342	Additional paid-in capital
Dana setoran modal	-	26	794.708	Capital deposit fund
Saldo laba				Retained earnings
Telah ditentukan penggunaannya	64.995	27	33.586	Appropriated
Belum ditentukan penggunaannya	392.562		217.189	Unappropriated
Keuntungan (kerugian) neto yang belum direalisasi dari kenaikan (penurunan) nilai wajar dan cadangan kerugian penurunan nilai efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain - neto	2.841	8	(58.447)	Net unrealized gain (loss) from increase (decrease) in fair value of and allowance for impairment losses on securities classified as fair value through other comprehensive income - net
EKUITAS	3.556.158		3.288.088	EQUITY
TOTAL LIABILITAS DAN EKUITAS	24.384.580		20.552.736	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 2023
(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, 2023
(Expressed in millions of Rupiah,
unless otherwise stated)

Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,				
	2023	Catatan/ Notes	2022	
PENDAPATAN (BEBAN) BUNGA				INTEREST INCOME (EXPENSE)
Pendapatan bunga	1.726.605	2,28,35	1.172.750	Interest income
Beban bunga	(1.016.631)	2,29,35	(613.873)	Interest expense
Pendapatan bunga - neto	709.974		558.877	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	24.667	2,8	9.380	Gain on sale of marketable securities classified as fair value through other comprehensive income and fair value through profit or loss - net
Pendapatan jasa <i>cash pick up</i>	8.950		8.816	Fees of cash pick up services
Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar efek-efek yang diklasifikasikan nilai wajar melalui laba rugi - neto	7.315	2	(685)	Unrealized gain (loss) 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	6.163	2	3.927	Fees and commissions other than loans
Pendapatan administrasi	5.795		5.381	Administration income
Penerimaan kembali kredit yang telah dihapusbuku	1.178	2	1.048	Recoveries from loan written-off
Keuntungan penjualan aset tetap	22	2,15	-	Gain on sale of fixed assets
Lain-lain	5.147		2.366	Others
TOTAL PENDAPATAN OPERASIONAL LAINNYA	59.237		30.233	TOTAL OTHER OPERATING INCOME
BEBAN OPERASIONAL LAINNYA				OTHER OPERATING EXPENSES
Beban tenaga kerja	(219.809)	31	(153.658)	Personnel expenses
Penyisihan kerugian penurunan nilai	(117.937)	2,30	(100.678)	Provision for impairment losses
Beban umum dan administrasi	(150.748)	32	(120.447)	General and administrative expenses
Lain-lain	(13.186)	32	(11.474)	Others
TOTAL BEBAN OPERASIONAL LAINNYA	(501.680)		(386.257)	TOTAL OTHER OPERATING EXPENSES
LABA SEBELUM BEBAN PAJAK	267.531		202.853	INCOME BEFORE TAX EXPENSE
BEBAN PAJAK - NETO	(59.655)	2,21b,21e	(45.805)	TAX EXPENSE - NET
LABA BERSIH TAHUN BERJALAN	207.876		157.048	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 2023
(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, 2023
(Expressed in millions of Rupiah,
unless otherwise stated)

		Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
		2023	Catatan/ Notes	2022
LABA BERSIH				
TAHUN BERJALAN		207.876		157.048
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	(1.403)	2,22	255	Remeasurement of employee benefit liabilities
Pajak penghasilan terkait	309	2,21d	(55)	Related income tax
	(1.094)		200	
Pos-pos yang akan direklasifikasi ke laba rugi:				Item that may be reclassified to profit or loss:
Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain	64.117	2,8	(48.844)	Unrealized gain (loss) 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	11.273	2,8	547	Allowance for impairment losses on marketable securities classified as fair value through other comprehensive income
Pajak penghasilan terkait	(14.102)	2,21d	10.754	Related income tax
	61.288		(37.543)	
Beban komprehensif lainnya - setelah pajak	60.194		(37.343)	Other comprehensive loss - net of tax
TOTAL PENGHASILAN (RUGI) KOMPREHENSIF TAHUN BERJALAN	268.070		119.705	TOTAL COMPREHENSIVE INCOME (LOSS) FOR THE YEAR
LABA PER SAHAM				EARNINGS PER SHARE
Dasar (nilai penuh)	33,89	2,33	26,45	Basic (full amount)
Dilusan (nilai penuh)	33,89	2,33	26,43	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 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK INA PERDANA TBK
STATEMENT OF CHANGES IN EQUITY
For the Year Ended December 31, 2023
(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, 2022
Penambahan modal	25,26	19.762	774.946	(794.708)	-	-	-	-	Additional capital
Penghasilan komprehensif lain - neto	8,22	-	-	-	-	(1.094)	61.288	60.194	Other comprehensive income - net
Pembentukan cadangan umum	27	-	-	-	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.

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 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK INA PERDANA TBK
STATEMENT OF CHANGES IN EQUITY (continued)
For the Year Ended December 31, 2023
(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 2021		565.438	551.512	1.184.102	25.636	67.891	(20.904)	2.373.675	BALANCE AS OF DECEMBER 31, 2021
Penambahan modal	25,26	28.272	1.155.830	(389.394)	-	-	-	794.708	Additional capital
Penghasilan komprehensif lain - neto	8,22	-	-	-	-	200	(37.543)	(37.343)	Other comprehensive income - net
Pembentukan cadangan umum	27	-	-	-	7.950	(7.950)	-	-	General reserve provision
Laba bersih tahun berjalan		-	-	-	-	157.048	-	157.048	Net income for the year
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, 2022

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 2023
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK INA PERDANA TBK
STATEMENT OF CASH FLOWS
For the Year Ended December 31, 2023
(Expressed in millions of Rupiah,
unless otherwise stated)

Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,			
	2023	Catatan/ Notes	2022
ARUS KAS DARI AKTIVITAS OPERASI			CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan bunga, provisi dan komisi	1.962.198		Interest income, fees and commission
Pendapatan operasional lainnya	51.900		Other operating income
Pembayaran bunga	(992.666)		Payments of interest
Pembayaran beban operasional lainnya	(108.975)		Payments of other operating expense
Pembayaran beban tenaga kerja	(192.653)		Payments of personnel expense
Pembayaran pajak penghasilan	(66.867)		Payment of income tax
Arus kas sebelum perubahan dalam aset dan liabilitas operasi	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	34.114		Marketable securities classified as fair value through profit or loss
Efek-efek yang dibeli dengan janji dijual kembali	(1.282.215)		Securities purchased under resale agreements
Kredit yang diberikan	(2.933.757)		Loans
Tagihan akseptasi	20.310		Acceptance receivables
Tagihan derivatif	(688)		Derivative receivables
Beban dibayar dimuka	1.010		Prepaid expenses
Aset lain-lain	60.591		Other assets
(Penurunan) kenaikan liabilitas operasi:			(Decrease) increase in operating liabilities:
Liabilitas segera	3.749		Liabilities due immediately
Simpanan dari nasabah	3.853.084		Deposits from customers
Simpanan dari bank lain	364.972		Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali	(666.385)		Securities sold under repurchase agreements
Liabilitas akseptasi	(20.310)		Acceptance payables
Liabilitas derivatif	(788)		Derivative payable
Utang pajak	8.479		Taxes payable
Liabilitas lain-lain	(22.295)		Other liabilities
Arus kas neto diperoleh dari (digunakan untuk) aktivitas operasi	72.808		Net cash provided by (used in) operating activities

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 2023
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK INA PERDANA TBK
STATEMENT OF CASH FLOWS (continued)
For the Year Ended December 31, 2023
(Expressed in millions of Rupiah,
unless otherwise stated)

		Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
		2023	Catatan/ Notes	2022
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	(1.596.099)	15	(2.374.826)	Acquisition of marketable securities classified as fair value through other comprehensive income and amortized cost
Perolehan aset tetap	(33.647)	15	(32.096)	Acquisition of fixed assets
Penerimaan atas penjualan aset tetap	22	15	-	Proceeds from sale of fixed assets
Perolehan aset hak guna	(21.863)		(13.051)	Acquisition of rights of use assets
Penerimaan efek-efek yang telah jatuh tempo	668.000		245.000	Proceeds from matured marketable securities
Penerimaan dari penjualan efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain	1.450.650		965.963	Proceeds from sale of marketable securities classified as fair value through other comprehensive income
Arus kas netto diperoleh dari (digunakan untuk) aktivitas investasi	467.063		(1.209.010)	Net cash provided by (used in) investing activities
ARUS KAS DARI AKTIVITAS PENDANAAN				CASH FLOWS FROM FINANCING ACTIVITIES
Penerimaan dari Penawaran Umum Terbatas IV (PUT IV)	-		800.373	Proceeds from Limited Public Offering IV (PUT IV)
Biaya emisi dari Penawaran Umum Terbatas IV (PUT IV)	-		(3.241)	Issuance cost from Limited Public Offering IV (PUT IV)
Pembayaran liabilitas sewa	(24.823)		(18.543)	Payment of lease liabilities
Arus kas netto (digunakan untuk) diperoleh dari aktivitas pendanaan	(24.823)		778.589	Net cash (used in) provided by financing activities
KENAIKAN (PENURUNAN) NETO KAS DAN SETARA KAS	515.048		(678.151)	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS
KAS DAN SETARA KAS AWAL TAHUN	4.508.582		5.186.733	CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR
KAS DAN SETARA KAS AKHIR TAHUN	5.023.630		4.508.582	CASH AND CASH EQUIVALENTS AT END OF YEAR
Kas dan setara kas terdiri dari:				Cash and cash equivalents consist of:
Kas	71.563	4	99.128	Cash
Giro pada Bank Indonesia	1.600.005	5	1.391.514	Current accounts with Bank Indonesia
Giro pada bank lain	178.900	6	177.185	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	3.173.162	7	2.840.755	Placements with Bank Indonesia and other banks
Total	5.023.630		4.508.582	Total

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 2023 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK INA PERDANA TBK
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2023 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)**

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.

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 berkantor pusat di Gedung Ariobimo Sentral, Jalan H. R. Rasuna Said Blok X-2 Kav 5, Jakarta. Pada tanggal-tanggal 31 Desember 2023 dan 2022, Bank memiliki jaringan kantor dengan rincian sebagai berikut:

	31 Desember/ December 31, 2023
Kantor Pusat	1
Kantor Cabang	15
Kantor Cabang Pembantu	29
Anjungan Tunai Mandiri (ATM)	65

Pada tanggal 31 Desember 2023 dan 2022, 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's Head Office is located in Ariobimo Sentral Building, Jalan H. R. Rasuna Said Blok X-2 Kav 5, Jakarta. As of December 31, 2023 and 2022, the Bank has office network with the following details:

	31 Desember/ December 31, 2022	
	1	Head office
	13	Branches
	28	Supporting branches
	43	Automatic Teller Machines (ATM)

As of December 31, 2023 and 2022, 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.

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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 two 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.

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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 2023, 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, 2023, 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 2023 dan 2022 susunan Dewan Komisaris dan Direksi Bank adalah sebagai berikut:

c. Boards of Commissioners and Directors and Employees

As of December 31, 2023 and 2022, the composition of the Bank's Boards of Commissioners and Directors are as follows:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
<u>Dewan Komisaris</u>			<u>Board of Commissioners</u>
Komisaris Utama	Inawaty Handojo	Inawaty Handojo	Independent President Commissioner
Komisaris Independen	Yohanes Santoso Wibowo	Yohanes Santoso Wibowo	Independent Commissioner
Komisaris	Josavia R. Ichwan	Josavia R. Ichwan	Commissioner
<u>Dewan Direksi</u>			<u>Board of Directors</u>
Direktur Utama	Henry Koenai***	Daniel Budirahayu*)	President Director
Wakil Direktur Utama	Yulius Purnama Junaedi ***)	-	Vice President Director
Direktur	Kiung Hui Ngo	Kiung Hui Ngo	Director
Direktur	Adhiputra Tanoyo	Adhiputra Tanoyo	Director
Direktur	Yandhy Ramadhani****)	Yulius Purnama Junaedi	Director
Direktur	-	Budijanto Soedarpo**)	Director
*)	telah meninggal dunia pada tanggal 22 Maret 2023.	*)	has passed away on March 22, 2023.
**)	telah mengundurkan diri sebagai Direktur Retail Banking pada tanggal 31 Desember 2022.	**)	has resigned as Retail Banking Director as of December 31, 2022.
***)	diangkat berdasarkan hasil keputusan RUPS Luar Biasa Perseroan tanggal 19 Mei 2023 dan telah mendapat persetujuan efektif OJK pada tanggal 9 Agustus 2023.	***)	has been appointed based on the decision of the Extraordinary General Meeting of Shareholders dated May 19, 2023 and has obtained effective approval form OJK on August 9, 2023.
****)	diangkat berdasarkan hasil keputusan RUPS Tahunan Perseroan tanggal 16 Juni 2023 dan telah mendapat persetujuan efektif OJK pada tanggal 23 Agustus 2023.	****)	has been appointed based on the decision of the Annual General Meeting of Shareholders dated June 16, 2023 and has obtained effective approval form OJK on August 23, 2023.

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1. UMUM (lanjutan)

c. Dewan Komisaris, Direksi dan Karyawan (lanjutan)

Pada tanggal 31 Desember 2023 dan 2022, susunan keanggotaan komite-komite yang dimiliki Bank adalah sebagai berikut:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
<u>Komite Audit</u>		
Ketua	Inawaty Handoyo	Inawaty Handoyo
Anggota	Ivan P. Sanoesi	Ivan P. Sanoesi
Anggota	Jacobus S. Adisuwono	Jacobus S. Adisuwono
<u>Komite Remunerasi dan Nominasi</u>		
Ketua	Inawaty Handoyo	Inawaty Handoyo
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	Yohanes S. Wibowo	Yohanes S. Wibowo
Anggota	Ivan P. Sanoesi	Ivan P. Sanoesi
Anggota	Jacobus S. Adisuwono	Jacobus S. Adisuwono

Pada tanggal 31 Desember 2023 dan 2022, Sekretaris Perusahaan adalah Felix Suranta dan John Eric Pontoh.

Pada tanggal 31 Desember 2023 dan 2022, Ketua Internal Audit Bank adalah Usep Hanafiah Dahlan.

Personel manajemen kunci Bank terdiri dari Komisaris dan Direksi.

Pada tanggal 31 Desember 2023 dan 2022, jumlah karyawan tetap Bank masing-masing sebanyak 461 dan 367 karyawan (tidak diaudit).

1. GENERAL (continued)

c. Boards of Commissioners and Directors and Employees (continued)

As of December 31, 2023 and 2022, the composition of the committees of the Bank are as follows:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
<u>Audit Committee</u>		
Chairman	Inawaty Handoyo	Inawaty Handoyo
Member	Ivan P. Sanoesi	Ivan P. Sanoesi
Member	Jacobus S. Adisuwono	Jacobus S. Adisuwono
<u>Remuneration and Nomination Committee</u>		
Chairman	Inawaty Handoyo	Inawaty Handoyo
Member	Yohanes S. Wibowo	Yohanes S. Wibowo
Member	Josavia R. Ichwan	Josavia R. Ichwan
Member	Liza L. Widyasari	Liza L. Widyasari
<u>Risk Monitoring Committee</u>		
Chairman	Yohanes S. Wibowo	Yohanes S. Wibowo
Member	Ivan P. Sanoesi	Ivan P. Sanoesi
Member	Jacobus S. Adisuwono	Jacobus S. Adisuwono

As of December 31, 2023 and 2022, the Bank's Corporate Secretary is Felix Suranta and John Eric Pontoh, respectively.

As of December 31, 2023 and 2022, the Bank's Internal Audit Head is Usep Hanafiah Dahlan.

Bank's key management consist of Commissioners and Directors.

As of December 31, 2023 and 2022, the Bank has 461 and 367 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 2023 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 (SFAS) 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, 2023 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 periode/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 2023 dan 2022 yang menggunakan kurs spot Reuters (pukul 16.00 Waktu Indonesia Barat) sebagai berikut (dalam Rupiah penuh):

	31 Desember/ December 31, 2023
Pound Sterling Inggris	19.626,56
Euro Eropa	17.038,32
Dolar Amerika Serikat	15.397,00
Dolar Singapura	11.676,34
Dolar Australia	10.520,77
Dolar Hong Kong	1.970,73
Yen Jepang	108,88
Renminbi China	2.170,06

c. Transaksi dengan Pihak Berelasi

Bank melakukan transaksi dengan pihak berelasi. Definisi pihak berelasi yang digunakan adalah sesuai dengan PSAK No. 7 (Revisi 2010) 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 period/year ended are recognized in the profit or loss.

The exchange rates used for translation as of December 31, 2023 and 2022 using the Reuters spot rate (at 16.00 Western Indonesia Time) are as follows (amounts in full Rupiah):

Desember/ ember 31, 2022	
18.786,09	Great Britain Pound Sterling
16.581,72	European Euro
15.567,50	United States Dollar
11.592,88	Singapore Dollar
10.557,88	Australian Dollar
1.996,55	Hong Kong Dollar
117,81	Japanese Yen
2.238,91	Chinese Renminbi

c. Transactions with Related Parties

The Bank enter into transactions with parties which are defined as related parties in accordance to SFAS No. 7 (Revised 2010) 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. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

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 35.

All material transactions and balances with the related parties are disclosed Note 35.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Aset dan Liabilitas Keuangan

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 dan aset lain-lain (seperti tagihan anjak piutang, setoran jaminan, tagihan transaksi ATM dan lain-lain).

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.

(i) Klasifikasi

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:

- 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.

Aset keuangan diukur pada biaya perolehan diamortisasi jika memenuhi kondisi sebagai berikut:

- 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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

d. Financial Assets and Liabilities

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 and other assets (e.g. factoring receivables, security deposits, ATM transactions receivable and others).

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) Classification

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:

- 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.

Financial assets are measured at amortized cost if the following conditions are met:

- 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. 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)

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 menghapusbukukan 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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d. Aset dan Liabilitas Keuangan (lanjutan)

(vii) Saling hapus

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:

- 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

Pendapatan dan beban disajikan dalam jumlah neto hanya jika diperkenankan oleh standar akuntansi.

(viii) Pengukuran biaya perolehan diamortisasi

Biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan adalah jumlah aset keuangan atau liabilitas keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok 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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

d. Financial Assets and Liabilities (continued)

(vii) Offsetting

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. 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

Income and expenses are presented on a net basis only when permitted by the accounting standards.

(viii) Amortized cost measurement

The amortized cost of a financial asset or liability is the amount at which the financial asset or liability is measured at initial recognition, minus principal repayments, plus or minus the cumulative amortization using the effective interest rate method of any difference between the initial amount recognized and the maturity amount, minus any reduction for impairment.

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2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

d. Aset dan Liabilitas Keuangan (lanjutan)

d. Financial Assets and Liabilities (continued)

(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.

Bank harus memiliki akses ke pasar utama atau pasar yang paling menguntungkan tersebut.

The principal or the most advantageous market must be accessible by the bank.

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.

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.

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.

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.

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:

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 - 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.

- 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.

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2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

d. Aset dan Liabilitas Keuangan (lanjutan)

d. Financial Assets and Liabilities (continued)

(ix) Penentuan nilai wajar (lanjutan)

(ix) Determination of fair value (continued)

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.

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.

e. Kas dan Setara Kas

e. Cash and Cash Equivalents

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.

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.

Bank mengklasifikasikan kas dan setara kas sebagai biaya perolehan diamortisasi.

Cash and cash equivalents are classified as amortized cost.

f. Giro Pada Bank Indonesia dan Bank Lain

f. Current accounts with Bank Indonesia and other Banks

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.

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. Penempatan pada Bank Indonesia dan Bank lain

g. Placements with Bank Indonesia and other Banks

Penempatan pada Bank Indonesia dan bank lain terdiri dari Fasilitas Simpanan Bank Indonesia (FASBI), *Term Deposit BI* dan *Call Money*.

Placements with Bank Indonesia consist of Bank Indonesia Deposit Facility (FASBI), *Term Deposit BI* and *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.

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.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

h. Efek-efek

Efek-efek yang dimiliki terdiri dari obligasi pemerintah, obligasi korporasi, reksadana, *Negotiable Certificate Deposit* (NCD) dan Sertifikat Deposito Bank Indonesia ("SDBI").

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.

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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

h. Marketable Securities

Marketable securities consist of government bonds, corporate bonds, mutual funds, *Negotiable Certificate Deposit* (NCD) and *Certificate Deposit of Bank Indonesia* ("SDBI").

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.

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.

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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.

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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

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.

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.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

j. Kredit yang Diberikan (lanjutan)

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.

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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

j. Loans (continued)

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.

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.

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k. Cadangan Kerugian Penurunan Nilai Aset Keuangan (lanjutan)

Bank mengakui cadangan kerugian kredit ekspektasian pada instrumen keuangan yang tidak diukur pada nilai wajar melalui laba rugi.

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 recognizes allowance for expected credit losses on financial instruments that are not measured at fair value through profit or loss.

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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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.

Bank menghitung penurunan nilai melalui dua metode, yaitu penurunan nilai secara individual atau kolektif. Perhitungan penurunan nilai secara individual dilakukan untuk aset keuangan yang signifikan dan memiliki kolektibilitas *non-performing*. Selain itu, perhitungan penurunan nilai akan dilakukan secara kolektif.

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.

The Bank calculates impairment through two methods, namely individual or collective impairment. An individual impairment calculation is performed for significant financial assets, with non-performing collectibility. Aside from that, the calculation of impairment will be carried out collectively.

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k. Cadangan Kerugian Penurunan Nilai Aset Keuangan (lanjutan)

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 *confidence level* yang menggambarkan kondisi industri dan perusahaan terkait. ECL yang dihasilkan oleh masing-masing skenario akan dirata-ratakan secara tertimbang terhadap bobot skenario yang telah diatur.

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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

k. Allowance for Impairment Losses on Financial Assets (continued)

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 confidence level that reflects 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.

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.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Cadangan Kerugian Penurunan Nilai Aset Keuangan (lanjutan)

Penurunan nilai kolektif (lanjutan)

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. 71 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.

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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

k. Allowance for Impairment Losses on Financial Assets (continued)

Collective impairment (continued)

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 SFAS No. 71 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.

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.

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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. 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.

n. 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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

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. 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.

n. 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.

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n. Penurunan Nilai Aset Non Keuangan (lanjutan)

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.

o. 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".

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.

p. Aset Tetap, Aset Hak Guna dan Liabilitas Sewa

Bank menggunakan model biaya sebagai kebijakan akuntansi pengukuran aset tetapnya.

Aset tetap kepemilikan langsung dinyatakan berdasarkan biaya perolehan, dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai, jika ada.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

n. Impairment of Non-Financial Assets (continued)

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.

o. 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".

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.

p. 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.

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p. Aset Tetap, Aset Hak Guna dan Liabilitas Sewa (lanjutan)

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 tahun/years

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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

p. Fixed Assets, Right of Use Assets and Lease Liabilities (continued)

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:

	<i>Hardware and software</i>
	<i>Office furniture and equipment</i>
	<i>Leasehold improvement</i>
	<i>Vehicles</i>

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.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

p. Aset Tetap, Aset Hak Guna dan Liabilitas Sewa (lanjutan)

Sewa

Bank menerapkan PSAK No. 73, "Sewa" untuk seluruh sewa dengan mengakui aset hak guna dan liabilitas terkait, dengan 2 pengecualian yaitu aset pendasar bernilai rendah dan sewa jangka pendek.

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*.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

p. Fixed Assets, Right of Use Assets and Lease Liabilities (continued)

Leases

The Bank has implemented SFAS No. 73 "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.

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.

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p. Aset Tetap, Aset Hak Guna dan Liabilitas Sewa (lanjutan)

Sewa (lanjutan)

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.

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. 73 akan diperlakukan sama dengan sewa operasi pada PSAK No. 30. 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.

q. Beban Dibayar Dimuka

Beban dibayar dimuka diamortisasi selama masa manfaat masing-masing biaya dengan menggunakan metode garis lurus.

r. 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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

p. Fixed Assets, Right of Use Assets and Lease Liabilities (continued)

Leases (continued)

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.

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 SFAS No. 73 will be treated the same as operating leases in SFAS No. 30. 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.

q. Prepaid Expenses

Prepaid expenses is amortized with useful life of each expenses using straight-line method.

r. 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.

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s. 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.

t. 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.

u. 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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

s. 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.

t. 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.

u. 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.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

u. Pendapatan dan Beban Bunga (lanjutan)

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.

v. 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.

w. 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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

u. Interest Income and Expenses (continued)

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.

v. 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.

w. 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.

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w. Perpajakan (lanjutan)

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.

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.

x. 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*.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

w. Taxation (continued)

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.

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.

x. 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.

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x. Liabilitas Imbalan Kerja (lanjutan)

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.

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.

Pada bulan April 2022, DSAK IAI (Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia) menerbitkan materi penjelasan melalui siaran pers atas persyaratan pengatribusian imbalan pada periode jasa sesuai PSAK 24: Imbalan Kerja yang diadopsi dari IAS 19 *Employee Benefits*. Materi penjelasan tersebut menyampaikan informasi bahwa pola fakta umum dari program pensiun berbasis undang-undang ketenagakerjaan yang berlaku di Indonesia saat ini memiliki pola fakta serupa dengan yang ditanggapi dan disimpulkan dalam *IFRS Interpretation Committee ("IFRIC") Agenda Decision Attributing Benefit to Periods of Service (IAS 19)*. Bank telah menerapkan materi penjelasan tersebut dan mengakui dampaknya ke laba rugi tahun berjalan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

x. Employee Benefits Liability (continued)

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.

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.

In April 2022, DSAK IAI (Institute of Indonesia Chartered Accountants' Accounting Standard Board) issued an explanatory material through a press release regarding attribution of benefits to periods of service in accordance with SFAS 24: Imbalan Kerja which was adopted from IAS 19 *Employee Benefits*. The explanatory material conveyed the information that the fact pattern of the pension program based on the Labor Law currently enacted in Indonesia is similar to those responded and concluded in the *IFRS Interpretation Committee (IFRIC) Agenda Decision Attributing Benefit to Periods of Service (IAS 19)*. Bank has adopted the said explanatory material and recognized the impact to current year's profit or loss.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

x. Liabilitas Imbalan Kerja (lanjutan)

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.

y. 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.

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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

x. Employee Benefits Liability (continued)

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.

y. 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.

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.

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**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI
MATERIAL (lanjutan)**

z. 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.

aa. 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.

ab. 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.

**2. SUMMARY OF MATERIAL ACCOUNTING
POLICY INFORMATION (continued)**

z. 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.

aa. 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.

ab. 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.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ac. Perubahan kebijakan akuntansi dan pengungkapan

Bank telah menerapkan standar akuntansi berikut pada tanggal 1 Januari 2023 yang dianggap relevan:

- Amandemen PSAK No. 1: Penyajian laporan keuangan - Pengungkapan Kebijakan Akuntansi

Amandemen ini memberikan panduan untuk membantu entitas menerapkan pertimbangan materialitas dalam pengungkapan kebijakan akuntansi. Amandemen tersebut bertujuan untuk membantu entitas menyediakan pengungkapan kebijakan akuntansi yang lebih berguna dengan mengganti persyaratan dalam mengungkapkan kebijakan akuntansi signifikan entitas menjadi persyaratan untuk mengungkapkan kebijakan akuntansi 'material' entitas dan menambahkan panduan tentang bagaimana entitas menerapkan konsep materialitas dalam membuat keputusan tentang pengungkapan kebijakan akuntansi.

Amandemen tersebut berdampak pada pengungkapan kebijakan akuntansi Bank, namun tidak berdampak pada pengukuran, pengakuan atau penyajian item apa pun dalam laporan keuangan Bank.

- Amendemen PSAK No. 16: Aset Tetap - Hasil sebelum Penggunaan yang Diintensikan

Amandemen ini tidak memperbolehkan entitas untuk mengurangi suatu hasil penjualan item yang diproduksi saat membawa aset tersebut ke lokasi dan kondisi yang diperlukan supaya aset dapat beroperasi sesuai dengan intensi manajemen dari biaya perolehan suatu aset tetap. Sebaliknya, entitas mengakui hasil dari penjualan item-item tersebut, dan biaya untuk memproduksi item-item tersebut, dalam laba rugi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

ac. Change in accounting policies and disclosures

The Bank adopted the following accounting standards, which are considered relevant, starting on January 1, 2023:

- Amendment of SFAS No. 1: Presentation of financial statement - Disclosure of accounting policies

This amendments provide guidance to help entities apply materiality judgements to accounting policy disclosures. The amendments aim to help entities provide accounting policy disclosures that are more useful by replacing the requirement for entities to disclose their 'significant' accounting policies with a requirement to disclose their 'material' accounting policies and adding guidance on how entities apply the concept of materiality in making decisions about accounting policy disclosures.

The amendments have had an impact on the Bank's disclosures of accounting policies, but not on the measurement, recognition or presentation of any items in the Bank's financial statements.

- Amendment of SFAS No. 16: Fixed Assets - Proceeds before Intended Use

The amendments prohibit entities from deducting from the cost of an item of fixed assets, any proceeds from selling items produced while bringing that asset to the location and condition necessary for it to be capable of operating in the manner intended by management. Instead, an entity recognizes the proceeds from selling such items, and the costs of producing those items, in the profit or loss.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ac. Perubahan kebijakan akuntansi dan pengungkapan (lanjutan)

Bank telah menerapkan standar akuntansi berikut pada tanggal 1 Januari 2023 yang dianggap relevan: (lanjutan)

- Amendemen PSAK No. 16: Aset Tetap - Hasil sebelum Penggunaan yang Diintensikan (lanjutan)

Bank menerapkan amendemen tersebut secara retrospektif hanya untuk aset tetap yang dibuat supaya aset siap digunakan pada atau setelah awal periode penyajian paling awal ketika entitas pertama kali menerapkan amendemen tersebut.

- Amendemen PSAK No. 25: Kebijakan Akuntansi, Perubahan Estimasi Akuntansi, dan Kesalahan terkait Definisi Estimasi Akuntansi

Amendemen PSAK No. 25 memperjelas perbedaan antara perubahan estimasi akuntansi, perubahan kebijakan akuntansi dan koreksi kesalahan. Amendemen juga mengklarifikasi bagaimana entitas menggunakan teknik pengukuran dan input untuk mengembangkan estimasi akuntansi.

- Amendemen PSAK No. 46: Pajak Penghasilan - Pajak Tangguhan Terkait Aset dan Liabilitas Yang Timbul Dari Transaksi Tunggal

Amendemen PSAK No. 46 Pajak Penghasilan mempersempit ruang lingkup pengecualian pengakuan awal, sehingga tidak lagi berlaku pada transaksi yang menimbulkan perbedaan temporer dapat dikurangkan dalam jumlah yang sama dan perbedaan temporer kena pajak dan seperti sewa dan liabilitas dekomisioning.

Bank telah menganalisa penerapan standar akuntansi tersebut di atas dan penerapan tersebut tidak memiliki pengaruh yang signifikan terhadap laporan keuangan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION (continued)

ac. Change in accounting policies and disclosures (continued)

The Bank adopted the following accounting standards, which are considered relevant, starting on January 1, 2023: (continued)

- Amendment of SFAS No. 16: Fixed Assets - Proceeds before Intended Use (continued)

The Bank applies the amendments retrospectively only to items of fixed assets made available for use on or after the beginning of the earliest period presented when the entity first applies the amendment.

- Amendment of SFAS No. 25: Accounting Policies, Changes in Accounting Estimates and Errors - Definition of Accounting Estimates

The amendments to SFAS No. 25 clarify the distinction between changes in accounting estimates, changes in accounting policies and the correction of errors. They also clarify how entities use measurement techniques and inputs to develop accounting estimates.

- Amendment of SFAS No. 46: Income Taxes - Deferred Tax related to Assets and Liabilities arising from a Single Transaction

The amendments to SFAS No. 46 Income Taxes narrow the scope of the initial recognition exception, so that it no longer applies to transactions that give rise to equal taxable and deductible temporary differences such as leases and decommissioning liabilities.

The Bank has assessed that the adoption of the above-mentioned accounting standards do not have significant impact to the financial statements.

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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.

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. 71 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 40.

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 40. 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.

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.

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 SFAS No. 71 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 40.

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 40. 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.

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AKUNTANSI YANG SIGNIFIKAN (lanjutan)

Pertimbangan yang signifikan (lanjutan)

Penilaian instrumen keuangan (lanjutan)

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.

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. 71 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. 71 menggabungkan informasi *forward-looking* dan historis, terkini dan yang diperkirakan ke dalam estimasi kerugian kredit ekspektasian.

3. SIGNIFICANT ACCOUNTING JUDGMENT,
ESTIMATES AND ASSUMPTIONS (continued)

Significant judgments (continued)

Valuation of financial instruments (continued)

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.

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 SFAS No. 71 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. SFAS No. 71 incorporates forward-looking and historical, current and forecasted information into expected credit loss estimation.

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3. PERTIMBANGAN, ESTIMASI, DAN ASUMSI
AKUNTANSI YANG SIGNIFIKAN (lanjutan)

Estimasi dan asumsi akuntansi yang signifikan
(lanjutan)

Penurunan nilai instrumen keuangan (lanjutan)

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, 16 dan 24.

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 15.

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.

3. SIGNIFICANT ACCOUNTING JUDGMENT,
ESTIMATES AND ASSUMPTIONS (continued)

Significant accounting estimates and assumptions (continued)

Impairment losses on financial instruments (continued)

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, 16 and 24.

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 15.

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.

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3. PERTIMBANGAN, ESTIMASI, DAN ASUMSI
AKUNTANSI YANG SIGNIFIKAN (lanjutan)

Estimasi dan asumsi akuntansi yang signifikan
(lanjutan)

Menentukan jangka waktu kontrak dengan opsi perpanjangan dan penghentian kontrak - Bank sebagai lessee (lanjutan)

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.

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 21.

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 22.

3. SIGNIFICANT ACCOUNTING JUDGMENT,
ESTIMATES AND ASSUMPTIONS (continued)

Significant accounting estimates and
assumptions (continued)

Determine the term of the contract with the option to extend and terminate the contract - the Bank is the lessee (continued)

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.

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 21.

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 22.

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4. KAS

Kas terdiri dari:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Rupiah	66.797	94.918
Mata uang asing		
Dolar Amerika Serikat	2.694	3.499
Dolar Singapura	1.379	500
Yen Jepang	236	118
Euro Eropa	153	49
Dolar Australia	61	42
Dolar Hong Kong	71	2
Renminbi China	172	-
	4.766	4.210
Total	71.563	99.128

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
Total

5. GIRO PADA BANK INDONESIA

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Rupiah	1.547.584	1.360.379
Dolar Amerika Serikat	52.421	31.135
Total	1.600.005	1.391.514

5. CURRENT ACCOUNTS WITH BANK INDONESIA

Rupiah
United States Dollar
Total

Pada tanggal-tanggal 31 Desember 2023 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.

As of December 31, 2023 and 2022, 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.

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5. GIRO PADA BANK INDONESIA (lanjutan)

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.

Persentase Giro Wajib Minimum (GWM) Bank dalam Rupiah pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut (tidak diaudit):

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Rupiah		
GWM Primer	15,87%	17,61%
(i) GWM secara harian	8,03%	8,81%
(ii) GWM secara rata-rata	7,84%	8,80%
GWM PLM	13,54%	17,43%
Giro RIM	73,23%	74,35%
Mata uang asing		
(i) GWM secara harian	6,24%	4,58%
(ii) GWM secara rata-rata	6,24%	4,58%

Pada tanggal 31 Desember 2023 dan 2022 Bank tidak memenuhi ketentuan RIM sehingga dikenakan disinsentif berupa pemenuhan tambahan saldo giro RIM.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, Bank telah memenuhi ketentuan Bank Indonesia tentang Giro Wajib Minimum.

Informasi mengenai sisa jangka waktu atas giro pada Bank Indonesia diungkapkan pada Catatan 39.

5. CURRENT ACCOUNTS WITH BANK INDONESIA (continued)

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.

The percentage of the Bank's minimum statutory reserves in Rupiah as of December 31, 2023 and 2022, are as follows (unaudited):

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, 2023 and 2022, Bank has not fulfilled the RIM therefore disincentive was imposed in form of additional fulfillment of RIM current account balance.

As of December 31, 2023 and 2022, the Bank has complied with Bank Indonesia regulations concerning the minimum reserve requirements.

Information regarding maturities of current accounts with Bank Indonesia is disclosed in Note 39.

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5. GIRO PADA BANK INDONESIA (lanjutan)

Pada tanggal-tanggal 31 Desember 2023 dan 2022, sesuai dengan peraturan Anggota Dewan Gubernur dan Bank Indonesia tersebut di atas, Bank harus memenuhi persyaratan GWM dan PLM sebesar:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Rupiah		
GWM Primer	9,00%	9,00%
(i) GWM secara harian	0,00%	0,00%
(ii) GWM secara rata-rata	9,00%	9,00%
GWM PLM	5,00%	6,00%
Mata uang asing	4,00%	4,00%
(i) GWM secara harian	2,00%	2,00%
(ii) GWM secara rata-rata	2,00%	2,00%

5. CURRENT ACCOUNTS WITH BANK INDONESIA (continued)

As of December 31, 2023 and 2022, based on the above Governor Council Member and Bank Indonesia regulations, the Bank is required to maintain GWM and PLM amounting to:

Rupiah	
Primary GWM	
Daily GWM (i)	
Average GWM (ii)	
GWM PLM	
Foreign currencies	
Daily GWM (i)	
Average GWM (ii)	

6. GIRO PADA BANK LAIN

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Pihak ketiga		
Rupiah		
PT Bank Central Asia Tbk	70.483	59.847
PT Bank Negara Indonesia (Persero) Tbk	230	246
PT Bank Mandiri (Persero) Tbk	100	245
Lain-lain	6	7
	70.819	60.345
Mata uang asing		
Dolar Amerika Serikat		
PT Bank Negara Indonesia (Persero) Tbk	47.463	40.121
PT Bank Central Asia Tbk	30.706	51.995
PT Bank Rakyat Indonesia (Persero) Tbk	15.373	10.040
PT Bank Mandiri (Persero) Tbk	8.469	8.422
PT Bank Danamon Indonesia Tbk	28	31
PT Bank DBS Indonesia	7	7
Dolar Singapura		
DBS Bank Ltd, Singapura	221	3.547
Yen Jepang		
PT Bank Negara Indonesia (Persero) Tbk	1.396	116
Pound Sterling Inggris		
PT Bank Negara Indonesia (Persero) Tbk	167	559
Dolar Australia		
PT Bank ANZ Indonesia	804	395
Dolar Hong Kong		
PT Bank Negara Indonesia (Persero) Tbk	368	387

6. CURRENT ACCOUNTS WITH OTHER BANKS

Third parties	
Rupiah	
PT Bank Central Asia Tbk	
PT Bank Negara Indonesia (Persero) Tbk	
PT Bank Mandiri (Persero) Tbk	
Others	
Foreign currencies	
United States Dollar	
PT Bank Negara Indonesia (Persero) Tbk	
PT Bank Central Asia Tbk	
PT Bank Rakyat Indonesia (Persero) Tbk	
PT Bank Mandiri (Persero) Tbk	
PT Bank Danamon Indonesia Tbk	
PT Bank DBS Indonesia	
Singapore Dollar	
DBS Bank Ltd, Singapore	
Japanese Yen	
PT Bank Negara Indonesia (Persero) Tbk	
Great Britain Pound Sterling	
PT Bank Negara Indonesia (Persero) Tbk	
Australian Dollar	
PT Bank ANZ Indonesia	
Hong Kong Dollar	
PT Bank Negara Indonesia (Persero) Tbk	

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6. GIRO PADA BANK LAIN (lanjutan)

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Mata uang asing (lanjutan)		
Euro Eropa		
PT Bank Negara Indonesia (Persero) Tbk	2.650	1.220
Renminbi China		
PT Bank Mandiri (Persero) Tbk	429	-
Total	178.900	177.185
Cadangan kerugian penurunan nilai	(7)	(6)
Neto	178.893	177.179

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,	
	2023	2022
Saldo awal	177.185	217.418
Aset keuangan yang baru dibeli	357.978	559.297
Aset keuangan yang dihentikan pengakuannya	(362.582)	(605.424)
Selisih kurs dan perubahan lain	6.319	5.894
Saldo akhir	178.900	177.185

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,	
	2023	2022
Saldo awal	6	-
Aset keuangan yang baru dibeli	1	6
Saldo akhir	7	6

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai giro pada bank lain yang diberikan yang dibentuk telah memadai pada tanggal-tanggal 31 Desember 2023 dan 2022.

Seluruh giro pada bank lain pada tanggal-tanggal 31 Desember 2023 dan 2022 diklasifikasikan lancar.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, tidak terdapat giro pada bank lain yang dijadikan agunan oleh Bank.

**6. CURRENT ACCOUNTS WITH OTHER BANKS
(continued)**

Foreign currencies (continued)
European Euro
PT Bank Negara Indonesia (Persero) Tbk
Chinese Renminbi
PT Bank Mandiri (Persero) Tbk
Total
Allowance for impairment losses
Net

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
New financial assets 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, 2023 and 2022.

All current accounts with other banks as of December 31, 2023 and 2022 are classified as current.

As of December 31, 2023 and 2022, there were no current accounts with other banks which were pledged as collateral by the Bank.

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6. GIRO PADA BANK LAIN (lanjutan)

Tingkat suku bunga rata-rata per tahun giro pada bank lain adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2023	2022
Rupiah	0,61%	0,45%
Dolar Amerika Serikat	0,94%	0,50%
Yen Jepang	0,00%	2,25%
Euro Eropa	0,00%	1,50%
Pound Sterling Inggris	0,00%	1,50%
Dolar Hong Kong	0,00%	1,50%
Renminbi China	1,35%	-

Informasi mengenai kualitas kredit dan sisa jangka waktu atas giro pada bank lain diungkapkan pada Catatan 39.

6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)

The average interest rates of current accounts with other banks per annum were as follows:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2023	2022
Rupiah	0,61%	0,45%
United States Dollar	0,94%	0,50%
Japanese Yen	0,00%	2,25%
European Euro	0,00%	1,50%
Great Britain Pound Sterling	0,00%	1,50%
Hong Kong Dollar	0,00%	1,50%
China Renminbi	1,35%	-

Information with respect to credit quality and maturities of current accounts with other banks of the financial assets are disclosed in Note 39.

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

Rincian penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Pihak ketiga		
Rupiah		
Fasilitas Simpanan		
Bank Indonesia (FASBI)	1.134.835	1.314.826
Term Deposit BI	-	899.793
Call Money		
PT Bank Artha Graha Internasional Tbk	300.000	-
PT Bank Syariah Indonesia Tbk	250.000	-
PT Bank Capital Indonesia Tbk	200.000	50.000
PT Bank Mega Syariah	200.000	-
PT Bank Nationalnoba Tbk	100.000	-
PT Bank Pembangunan Daerah Sulawesi Tenggara	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	-
PT Bank Pembangunan Daerah Sulawesi Selatan	80.000	-
	2.664.835	2.264.619
Mata uang asing		
Dolar Amerika Serikat		
Term Deposit BI	508.327	576.136
Total	3.173.162	2.840.755
Cadangan kerugian penurunan nilai	(677)	(59)
Neto	3.172.485	2.840.696

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

The details of placements with Bank Indonesia and other banks are as follows:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Third parties		
Rupiah		
Deposit Facility		
Bank Indonesia (FASBI)	1.134.835	1.314.826
Term Deposit BI	-	899.793
Call Money		
PT Bank Artha Graha Internasional Tbk	300.000	-
PT Bank Syariah Indonesia Tbk	250.000	-
PT Bank Capital Indonesia Tbk	200.000	50.000
PT Bank Mega Syariah	200.000	-
PT Bank Nationalnoba Tbk	100.000	-
PT Bank Pembangunan Daerah Sulawesi Tenggara	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	-
PT Bank Pembangunan Daerah Sulawesi Selatan	80.000	-
	2.664.835	2.264.619
Foreign currencies		
United States Dollar		
Term Deposit BI	508.327	576.136
Total	3.173.162	2.840.755
Allowance for impairment losses	(677)	(59)
Net	3.172.485	2.840.696

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7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

Jangka waktu penempatan pada Bank Indonesia dan bank lain adalah kurang dari 1 bulan.

Suku bunga rata-rata tahunan untuk penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2023	2022
Rupiah		
Call Money	5,82%	4,06%
Term Deposit BI	5,60%	2,95%
Fasilitas Simpanan Bank Indonesia (FASBI)	5,02%	2,91%
Mata uang asing		
Dolar Amerika Serikat		
Term Deposit BI	4,95%	4,32%

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,	
	2023	2022
Saldo awal	2.840.755	3.249.418
Aset keuangan yang baru dibeli	3.172.439	2.839.945
Aset keuangan yang dihentikan pengakuannya	(2.840.998)	(3.250.000)
Selisih kurs dan perubahan lain	966	1.392
Saldo akhir	3.173.162	2.840.755

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,	
	2023	2022
Saldo awal	59	389
Aset keuangan yang baru dibeli	677	59
Aset keuangan yang dihentikan pengakuannya	(59)	(389)
Saldo akhir	677	59

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

The term of placements with Bank Indonesia and other banks are less than 1 month.

The annual average interest rate for placement with Bank Indonesia and other banks are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2023	2022
Rupiah		
Call Money	5,82%	4,06%
Term Deposit BI	5,60%	2,95%
Bank Indonesia Deposit Facility (FASBI)	5,02%	2,91%
Foreign currencies		
United States Dollar		
Term Deposit BI	4,95%	4,32%

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:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2023	2022
Beginning balance	2.840.755	3.249.418
New financial assets purchased	3.172.439	2.839.945
Financial assets derecognized	(2.840.998)	(3.250.000)
Foreign exchange and other movements	966	1.392
Ending balance	3.173.162	2.840.755

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:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2023	2022
Beginning balance	59	389
New financial assets purchased	677	59
Financial assets derecognized	(59)	(389)
Ending balance	677	59

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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 yang diberikan yang dibentuk telah memadai pada tanggal-tanggal 31 Desember 2023 dan 2022.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, seluruh penempatan pada Bank Indonesia dan bank lain digolongkan sebagai lancar.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, tidak terdapat penempatan yang dijaminkan.

Informasi mengenai kualitas kredit dan sisa jangka waktu atas penempatan pada Bank Indonesia dan bank lain diungkapkan pada Catatan 39.

8. EFEK-EFEK

Efek-efek terdiri dari:

a. Berdasarkan jenis

	31 Desember/ December 31, 2023		31 Desember/ December 31, 2022	
	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				
Rupiah				
Obligasi Korporasi	875.000	889.316	1.518.000	1.545.117
Total - biaya perolehan diamortisasi	875.000	889.316	1.518.000	1.545.117
Nilai wajar melalui penghasilan komprehensif lain				
Rupiah				
Obligasi Pemerintah	1.132.769	1.205.782	1.837.814	1.989.150
Obligasi Korporasi	2.051.319	2.046.485	1.346.000	1.357.910
Mata uang asing				
Obligasi Pemerintah	76.708	65.479	77.838	65.681
Total nilai wajar melalui penghasilan komprehensif lain	3.260.796	3.317.746	3.261.652	3.412.741
Nilai wajar melalui laba rugi				
Rupiah				
Obligasi Pemerintah	26.018	28.354	24.341	26.397
Reksadana	100.000	107.011	100.000	102.005
Mata uang asing				
Obligasi Pemerintah	26.098	27.194	15.568	12.940
Total - nilai wajar melalui laba rugi	152.116	162.559	139.909	141.342
Total	4.287.912	4.369.621	4.919.561	5.099.200
Dikurangi: cadangan kerugian penurunan nilai	-	(25)	-	(92)
Neto	4.287.912	4.369.596	4.919.561	5.099.108

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, 2023 and 2022.

As of December 31, 2023 and 2022, all of the placements with Bank Indonesia and other banks are classified as current.

As of December 31, 2023 and 2022, 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 39.

8. MARKETABLE SECURITIES

Securities consist of:

a. By type

Amortized cost
Rupiah
Corporate Bonds
Total - amortized cost
Fair value through other comprehensive income
Rupiah
Government Bonds
Corporate Bonds
Foreign currency
Government Bonds
Total - fair value through other comprehensive income
Fair value through profit or loss
Rupiah
Government Bonds
Mutual Funds
Foreign currency
Government Bonds
Total - fair value through profit or loss
Total
Less: Allowance for impairment losses
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 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

31 Desember 2022/December 31, 2022

	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	1.148.094	970.605	-	2.118.699	State-owned enterprise
Bank	50.000	15.539	-	65.539	Banks
Lainnya	347.023	371.766	102.005	820.794	Others
Total	1.545.117	1.357.910	102.005	3.005.032	Total

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8. EFEK-EFEK (lanjutan)

- b. 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:

8. MARKETABLE SECURITIES (continued)

- b. By corporate securities issuer and mutual funds

Corporate securities based on ratings from PT Pemeringkat Efek Indonesia (PT Pefindo) and PT Fitch Ratings Indonesia are as follows:

	Nilai tercatat/nilai wajar/ Carrying value/fair value		
	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Biaya perolehan diamortisasi			Amortized cost
idAAA	575.519	804.094	idAAA
idAA+	168.754	298.183	idAA+
AA	90.000	-	AA
IdAA-	34.579	-	idAA-
idAA	15.253	408.095	idAA
AAA	5.211	-	AAA
idA	-	34.745	idA
	889.316	1.545.117	
Nilai wajar melalui laba rugi penghasilan komprehensif lain			Fair value through other comprehensive income
idAAA	984.576	505.631	idAAA
idAA+	381.230	177.898	idAA+
idA	274.055	473.790	idA
idCCC	137.959	-	idCCC
idA+	74.644	-	idA+
idAA-	55.076	52.516	idAA-
AAA	49.698	-	AAA
idAA	49.555	132.536	idAA
AA	29.686	-	AA
idBBB	10.006	10.464	idBBB
idA-	-	5.075	idA-
	2.046.485	1.357.910	
Nilai wajar melalui laba rugi Tanpa rating *)	107.011	102.005	Fair value through profit or loss Non-rated *)

*) terdiri dari reksadana

*) 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, 2023	31 Desember/ December 31, 2022
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%	116.977	115.974
FR 0101	15 April 2029/April 15, 2029	6,875%	354.521	-
ZH4398595	12 April 2024/April 12, 2024	5,75%	98.165	-
ZH7810711	26 April 2024/April 26, 2024	5,75%	97.968	-
FR 0058	15 Juni 2032/June 15, 2032	8,25%	83.550	82.209
FR 0075	15 Mei 2038/May 15, 2038	7,50%	74.608	297.502
FR 0050	15 Juli 2038/July 15, 2038	10,50%	58.222	62.230
FR 0045	15 Mei 2037/May 15, 2037	9,75%	55.638	56.530
FR 0040	15 September 2025/September 15, 2025	11,00%	32.129	33.399
FR 0091	15 April 2032/April 15, 2032	6,375%	31.656	65.377
FR 0054	15 Juli 2031/July 15, 2031	9,50%	23.395	23.049
FR 0071	15 Maret 2029/March 15, 2029	9,00%	19.593	20.022
FR 0078	15 Mei 2029/May 15, 2029	8,25%	15.076	7.324
FR 0081	15 Mei 2025/May 15, 2025	6,50%	12.960	-
FR 0079	15 April 2039/April 15, 2039	8,38%	11.492	315.166
FR 0068	15 Maret 2034/March 15, 2034	8,375%	11.433	224.764
FR 0080	15 Juni 2035/June 15, 2035	7,50%	10.692	162.884
FR 0083	15 April 2040/April 15, 2040	7,50%	10.685	37.062
FR 0082	15 September 2030/September 15, 2030	7,00%	10.632	23.218
FR 0098	15 Juni 2038/June 15, 2038	7,125%	10.461	-
FR 0096	15 Februari 2033/February 15, 2033	7,00%	10.353	-
FR 0087	15 Februari 2031/February 15, 2031	6,50%	9.971	31.474
FR 0095	15 Agustus 2033/August 15, 2033	6,375%	9.741	-
FR 0097	15 Juni 2043/June 15, 2043	7,125%	9.318	-
FR 0100	15 Februari 2043/February 15, 2043	6,625%	8.050	-
FR 0073	15 Mei 2031/May 15, 2031	8,75%	7.837	7.769
FR 0059	15 Mei 2027/May 15, 2027	7,00%	4.009	-
FR 0072	15 Mei 2036/May 15, 2036	8,25%	3.728	418.377
FR 0093	15 Juli 2037/July 15, 2037	6,375%	2.922	4.820
			1.205.782	1.989.150
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%	51.943	51.760
INDON30O	14 Februari 2030/February 14, 2030	2,85%	13.536	13.921
			65.479	65.681

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8. EFEK-EFEK (lanjutan)

d. Berdasarkan obligasi pemerintah (lanjutan)

			Nilai tercatat/Carrying value	
	Tanggal jatuh tempo/ Maturity date	Suku bunga/ Interest rate	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Suku bunga tetap/Fixed rate				
Nilai wajar melalui laba rugi/ Fair value through profit or loss				
Rupiah				
FR 0095	15 Agustus 2028/August 15, 2028	6,375%	4.383	-
FR 0045	15 Mei 2037/May 15, 2037	9,75%	2.718	532
FR 0050	15 Juli 2038/July 15, 2038	10,50%	2.646	2.540
FR 0052	15 Agustus 2030/August 15, 2030	10,50%	2.363	2.367
FR 0093	15 Juli 2037/July 15, 2037	6,375%	1.943	2.103
FR 0081	15 Juni 2025/June 15, 2028	6,50%	1.894	-
FR 0078	15 Mei 2029/May 15, 2029	8,25%	1.885	215
FR 0058	15 Juni 2032/June 15, 2032	8,25%	1.649	2.055
FR 0071	15 Maret 2029/March 15, 2029	9,00%	1.197	2.125
FR 0054	15 Juli 2031/July 15, 2031	9,50%	1.173	1.386
FR 0083	15 April 2040/April 15, 2040	7,50%	1.020	1.433
FR 0097	15 Juni 2043/June 15, 2043	7,125%	844	504
FR 0101	15 April 2029/April 15, 2029	6,875%	813	-
FR 0079	15 April 2039/April 15, 2039	8,375%	667	332
FR 0072	15 Mei 2036/May 15, 2036	8,25%	552	661
FR 0098	15 Juni 2038/June 15, 2038	7,125%	486	331
FR 0073	15 Mei 2031/May 15, 2031	8,75%	448	2.220
FR 0087	15 Februari 2031/February 15, 2031	6,50%	442	-
FR 0082	15 September 2030/September 15, 2030	7,00%	328	862
FR 0068	15 Maret 2034/March 15, 2034	8,375%	322	1.237
FR 0080	15 Juni 2035/June 15, 2035	7,50%	321	258
FR 0091	15 April 2032/April 15, 2032	6,375%	131	870
FR 0100	15 Februari 2034/February 15, 2034	6,625%	101	-
FR 0074	15 Agustus 2032/August 15, 2032	7,50%	28	3.904
FR 0075	15 Mei 2038/May 15, 2038	7,50%	-	462
			28.354	26.397
Suku bunga tetap/Fixed rate				
Nilai wajar melalui laba rugi/ Fair value through profit or loss				
Mata uang asing/Foreign currency				
INDON35	12 Oktober 2035/October 12, 2035	8,50%	14.208	-
INDON31N	28 Juli 2031/July 28, 2031	2,15%	12.986	12.940
			27.194	12.940
Total			1.326.809	2.094.168

e. Berdasarkan tingkat suku bunga rata-rata per tahun

e. Based on average interest rate per annum

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2023	2022	
Rupiah			Rupiah
Obligasi Pemerintah	7,95%	7,86%	Government Bonds
Obligasi Korporasi	7,61%	7,74%	Corporate Bonds
Dolar Amerika Serikat			United States Dollar
Obligasi Pemerintah	4,20%	2,27%	Government Bonds

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8. EFEK-EFEK (lanjutan)

- 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,	
	2023	2022
Saldo awal	1.545.117	1.112.443
Pengukuran kembali	(12.801)	(14.730)
Aset keuangan yang baru dibeli	-	517.404
Aset keuangan yang dihentikan pengakuannya	(643.000)	(70.000)
Saldo akhir	889.316	1.545.117

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,	
	2023	2022
Saldo awal	92	10
Pengukuran kembali	(49)	24
Aset keuangan yang baru dibeli	-	59
Aset keuangan yang dihentikan pengakuannya	(18)	(1)
Saldo akhir	25	92

Mutasi nilai tercatat efek-efek dengan klasifikasi nilai wajar melalui penghasilan komprehensif lain adalah sebagai berikut:

	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 lainnya pengakuannya	(815)	-	-	(815)	Foreign exchange and other movements
Saldo akhir	3.179.787	137.959	-	3.317.746	Ending balance

8. MARKETABLE SECURITIES (continued)

- 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:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2023	2022	
Saldo awal	1.545.117	1.112.443	Beginning balance
Pengukuran kembali	(12.801)	(14.730)	Remeasurement
Aset keuangan yang baru dibeli	-	517.404	New financial assets purchased
Aset keuangan yang dihentikan pengakuannya	(643.000)	(70.000)	Financial assets derecognized
Saldo akhir	889.316	1.545.117	Ending balance

Movement of allowance of impairment losses of securities classified as amortized cost (all securities classified as amortized cost are *stage 1*) are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2023	2022	
Saldo awal	92	10	Beginning balance
Pengukuran kembali	(49)	24	Remeasurement
Aset keuangan yang baru dibeli	-	59	New financial assets purchased
Aset keuangan yang dihentikan pengakuannya	(18)	(1)	Financial assets derecognized
Saldo akhir	25	92	Ending balance

Movement of carrying value of securities classified as fair value through other comprehensive income are as follows:

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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: (lanjutan)

31 Desember 2022/December 31, 2022				
	Stage 1	Stage 2	Stage 3	Total
Saldo awal	2.842.080	-	-	2.842.080
Pengukuran kembali	(92.272)	-	-	(92.272)
Aset keuangan baru yang dibeli	1.808.652	-	-	1.808.652
Aset keuangan yang dihentikan pengakuannya	(1.140.963)	-	-	(1.140.963)
Selisih kurs dan perubahan lainnya pengakuannya	(4.756)	-	-	(4.756)
Saldo akhir	3.412.741	-	-	3.412.741

Mutasi cadangan kerugian penurunan nilai efek-efek dengan klasifikasi nilai wajar melalui penghasilan komprehensif lain adalah sebagai berikut:

31 Desember 2023/December 31, 2023				
	Stage 1	Stage 2	Stage 3	Total
Saldo awal	731	-	-	731
Pengalihan ke				
Stage 1	(201)	201	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali	40	11.237	-	11.277
Aset keuangan baru yang dibeli	-	-	-	-
Aset keuangan yang dihentikan pengakuannya	(4)	-	-	(4)
Saldo akhir	566	11.438	-	12.004

31 Desember 2022/December 31, 2022				
	Stage 1	Stage 2	Stage 3	Total
Saldo awal	184	-	-	184
Pengukuran kembali	(1)	-	-	(1)
Aset keuangan baru yang dibeli	645	-	-	645
Aset keuangan yang dihentikan pengakuannya	(97)	-	-	(97)
Saldo akhir	731	-	-	731

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai efek-efek yang dibentuk telah memadai pada tanggal-tanggal 31 Desember 2023 dan 2022.

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: (continued)

Movement of allowance of impairment losses of securities classified as fair value through other comprehensive income are as follows:

Management believes that the amount of allowance for impairment losses on marketable securities is adequate as of December 31, 2023 and 2022.

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8. EFEK-EFEK (lanjutan)

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:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2023	2022
Saldo awal, sebelum pajak tangguhan	(75.138)	(26.841)
Penambahan keuntungan (kerugian) yang belum direalisasi selama tahun berjalan	64.117	(48.844)
Penambahan cadangan kerugian penurunan nilai	11.273	547
Total sebelum pajak tangguhan	252	(75.138)
Pajak tangguhan	2.589	16.691
Saldo akhir	2.841	(58.447)

Pada tanggal-tanggal 31 Desember 2023 dan 2022, seluruh efek-efek adalah diterbitkan oleh pihak ketiga.

Efek-efek berdasarkan kolektabilitas adalah sebagai berikut:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Lancar	4.231.662	5.099.200
Kurang lancar	137.959	-
Total	4.369.621	5.099.200
Cadangan kerugian penurunan nilai	(25)	(92)
Neto	4.369.596	5.099.108

Pada tanggal 31 Desember 2023 terdapat transaksi efek-efek yang dijual dengan janji dibeli kembali dengan nilai nominal sebesar Rp250.000 (Catatan 20).

Pada tanggal 31 Desember 2022 terdapat surat utang negara dalam transaksi efek-efek yang dijual dengan janji dibeli kembali dengan nilai nominal sebesar Rp900.000 (Catatan 20).

Informasi mengenai sisa jangka waktu dan kualitas kredit atas efek-efek diungkapkan masing-masing pada Catatan 39.

8. MARKETABLE SECURITIES (continued)

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:

Beginning balance, before deferred tax
Increase in unrealized gain (loss) during the year
Increase in allowance for impairment losses
Total before deferred tax
Deferred tax
Ending balance

As of December 31, 2023 and 2022, all of the marketable securities are issued by the third parties.

Securities based on collectability are as follows:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Current	4.231.662	5.099.200
Substandard	137.959	-
Total	4.369.621	5.099.200
Allowance for impairment losses	(25)	(92)
Net	4.369.596	5.099.108

As of December 31, 2023 there were securities transaction sold under repurchase agreement with nominal amount of Rp250,000 (Notes 20).

As of December 31, 2022 government bonds under transaction securities sold under repurchase agreement with nominal amount of Rp900,000 (Note 20).

Information regarding maturities and credit quality of marketable securities is disclosed in Note 39.

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9. EFEK-EFEK YANG DIBELI DENGAN JANJİ
DIJUAL KEMBALI

9. SECURITIES PURCHASED UNDER RESALE
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 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	300.000	27 Desember/ December 27, 2023	3 Januari/ January 3, 2024	287.673	(144)	287.529
Bank Indonesia	Obligasi Pemerintah VR 0034_A/ Government bonds VR 0034_A	200.000	27 Desember/ December 27, 2023	3 Januari/ January 3, 2024	191.782	(96)	191.686
Bank Indonesia	Obligasi Pemerintah VR 0054/ Government bonds VR 0054	300.000	28 Desember/ December 28, 2023	4 Januari/ January 4, 2024	287.403	(191)	287.212
Bank Indonesia	Obligasi Pemerintah VR 0054/ Government bonds VR 0054	300.000	28 Desember/ December 28, 2023	4 Januari/ January 4, 2024	287.404	(191)	287.213
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	300.000	29 Desember/ December 29, 2023	5 Januari/ January 5, 2024	285.067	(237)	284.830
Bank Indonesia	Obligasi Pemerintah VR 0042/ Government bonds VR 0042	300.000	29 Desember/ December 29, 2023	5 Januari/ January 5, 2024	285.067	(237)	284.830
Bank Indonesia	Obligasi Pemerintah VR 0042/ Government bonds VR 0042	300.000	29 Desember/ December 29, 2023	5 Januari/ January 5, 2024	285.067	(237)	284.830
Bank Indonesia	Obligasi Pemerintah VR 0042/ Government bonds VR 0042	100.000	29 Desember/ December 29, 2023	5 Januari/ January 5, 2024	95.022	(79)	94.943
Total		2.250.000			2.147.725	(1.528)	2.146.197

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9. EFEK-EFEK YANG DIBELI DENGAN JANJİ
DIJUAL KEMBALI (lanjutan)

9. SECURITIES PURCHASED UNDER RESALE
AGREEMENTS (continued)

				31 Desember/December 31, 2022			
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/ Government bonds VR 0034	300.000	30 Desember/ December 30, 2022	6 Januari/ January 6, 2023	287.269	(219)	287.050
Bank Indonesia	Obligasi Pemerintah VR 0042/ Government bonds VR 0042	100.000	26 Desember/ December 26, 2022	2 Januari/ January 2, 2023	96.335	(15)	96.320
Bank Indonesia	Obligasi Pemerintah FR 0046/ Government bonds FR 0046	100.000	29 Desember/ December 29, 2022	5 Januari/ January 5, 2023	96.144	(59)	96.085
Bank Indonesia	Obligasi Pemerintah VR 0042/ Government bonds VR 0042	100.000	28 Desember/ December 28, 2022	4 Januari/ January 4, 2023	95.102	(44)	95.058
PT Bank Victoria Internasional Tbk	Obligasi Pemerintah FR 0082/ Government bonds FR 0082	90.000	27 Desember/ December 27, 2022	3 Januari/ January 3, 2023	86.164	(28)	86.136
PT Bank Victoria Internasional Tbk	Obligasi Pemerintah FR 0084/ Government bonds FR 0084	80.000	27 Desember/ December 27, 2022	3 Januari/ January 3, 2023	78.381	(25)	78.356
PT Bank Victoria Internasional Tbk	Obligasi Pemerintah FR 0059/ Government bonds FR 0059	80.000	27 Desember/ December 27, 2022	3 Januari/ January 3, 2023	76.592	(25)	76.567
Bank Indonesia	Obligasi Pemerintah VR 0062/ Government bonds VR 0062	50.000	27 Desember/ December 27, 2022	3 Januari/ January 3, 2023	47.601	(14)	47.587
Total		900.000			863.588	(429)	863.159

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9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI (lanjutan)

Pada tanggal-tanggal 31 Desember 2023 dan 2022, seluruh efek-efek yang dibeli dengan janji dijual kembali digolongkan sebagai lancar.

Informasi mengenai sisa jangka waktu dan kualitas kredit atas efek-efek yang dibeli dengan janji dijual kembali diungkapkan di Catatan 39.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, 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 2023 dan 2022 tidak diperlukan.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, tidak terdapat efek-efek yang dibeli dengan janji dijual kembali yang dijaminkan.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, tingkat suku bunga rata-rata per tahun adalah sebesar 5,85% dan 3,56%.

9. SECURITIES PURCHASED UNDER RESALE AGREEMENTS (continued)

As of December 31, 2023 and 2022, all securities purchased under resale agreements are classified as current.

Information regarding maturities, and credit quality of securities purchased under resale agreements are disclosed in Note 39.

As of December 31, 2023 and 2022, 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, 2023 and 2022 is not required.

As of December 31, 2023 and 2022, no securities purchased under resale agreements which are pledged as collateral.

As of December 31, 2023 and 2022, the average interest rate was 5.85% and 3.56%, respectively.

10. KREDIT YANG DIBERIKAN

a. Berdasarkan jenis

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Pihak Berelasi Rupiah		
Modal Kerja	166.945	141.995
Konsumsi	711	908
	167.656	142.903
Pihak Ketiga Rupiah		
Modal Kerja	7.187.733	6.441.782
Investasi	4.859.162	2.750.023
Konsumsi	427.999	362.066
	12.474.894	9.553.871
Dolar Amerika Serikat		
Modal Kerja	34.636	52.471
Total	12.677.186	9.749.245
Cadangan kerugian penurunan nilai	(335.229)	(237.567)
Neto	12.341.957	9.511.678

10. LOANS

a. By type

Related Parties Rupiah
Working Capital
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, 2023	31 Desember/ December 31, 2022	
Perdagangan, restoran dan hotel	3.574.529	2.515.435	Trading, restaurant and hotel
Industri pengolahan dan manufaktur	2.549.930	1.773.555	Industry processing and manufacturing
Jasa-jasa dunia usaha	1.821.239	1.234.470	Business services
Pertambangan	959.221	382.098	Mining
Pertanian dan perkebunan	921.315	809.539	Agriculture and plantation
Konstruksi	912.679	620.032	Construction
Transportasi, pergudangan dan komunikasi	658.356	688.486	Transportation, warehouse and communication
Jasa-jasa kemasyarakatan	324.178	922.427	Social/public services
Listrik, gas dan air	241.302	180.283	Electricity, gas and water
Lain-lain	714.437	622.920	Others
Total	12.677.186	9.749.245	Total
Cadangan kerugian penurunan nilai	(335.229)	(237.567)	Allowance for impairment losses
Neto	12.341.957	9.511.678	Net

c. Berdasarkan jangka waktu perjanjian kredit

c. By term of credit agreements

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
≤ 1 tahun	3.359.537	4.447.812	≤ 1 year
> 1-2 tahun	1.758.048	841.663	> 1-2 years
> 2-5 tahun	3.298.602	1.841.247	> 2-5 years
> 5 tahun	4.260.999	2.618.523	> 5 years
Total	12.677.186	9.749.245	Total
Cadangan kerugian penurunan nilai	(335.229)	(237.567)	Allowance for impairment losses
Neto	12.341.957	9.511.678	Net

d. Berdasarkan jatuh tempo

d. By maturity date

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
≤ 1 tahun	6.227.402	5.132.532	≤ 1 year
> 1- 2 tahun	247.539	401.368	> 1- 2 years
> 2- 5 tahun	2.695.873	1.837.296	> 2- 5 years
> 5 tahun	3.506.372	2.378.049	> 5 years
Total	12.677.186	9.749.245	Total
Cadangan kerugian penurunan nilai	(335.229)	(237.567)	Allowance for impairment losses
Neto	12.341.957	9.511.678	Net

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10. KREDIT YANG DIBERIKAN (lanjutan)

10. LOANS (continued)

e. Berdasarkan kolektibilitas

e. By collectability

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Lancar	11.654.847	9.509.514	Current
Dalam perhatian khusus	586.147	71.648	Special mention
Kurang lancar	170.316	39.299	Substandard
Diragukan	26.473	48.556	Doubtful
Macet	239.403	80.228	Loss
Total	12.677.186	9.749.245	Total
Cadangan kerugian penurunan nilai	(335.229)	(237.567)	Allowance for impairment losses
Neto	12.341.957	9.511.678	Net

f. Berdasarkan penilaian secara kolektif dan individual

f. By assessment as collective and individual

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Individual	408.957	215.116	Individual
Kolektif	12.268.229	9.534.129	Collective
Total	12.677.186	9.749.245	Total
Cadangan kerugian penurunan nilai	(335.229)	(237.567)	Allowance for impairment losses
Neto	12.341.957	9.511.678	Net

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10. KREDIT YANG DIBERIKAN (lanjutan)

g. Mutasi nilai tercatat

Mutasi nilai tercatat kredit yang diberikan dengan klasifikasi biaya perolehan diamortisasi berdasarkan *stage* adalah sebagai berikut:

	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 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

10. LOANS (continued)

g. Movement of carrying value

Movement of carrying value of loans classified as amortized cost based on stage are as follows:

	31 Desember 2023/December 31, 2023				
	Stage 1	Stage 2	Stage 3	Total	
Biaya perolehan diamortisasi					Amortized cost
Saldo awal	9.197.327	334.957	216.961	9.749.245	Beginning balance
Transfer dari kerugian kredit ekspektasian 12 bulan (stage 1)	(268.401)	124.419	143.982	-	Transfer from 12 months expected credit loss (stage 1)
Transfer dari kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (stage 2)	236.942	(288.174)	51.232	-	Transfer from lifetime expected credit loss- unimpaired (stage 2)
Transfer dari kredit yang diberikan yang mengalami penurunan nilai (stage 3)	19	9.961	(9.980)	-	Transfer from impaired loans (stage 3)
Total saldo awal setelah pengalihan	9.165.887	181.163	402.195	9.749.245	Total beginning balance after transfer
Aset keuangan baru yang diterbitkan atau dibeli	5.594.798	33.426	88.591	5.611.676	New financial assets issued or purchased
Aset keuangan yang dibayar dan dihentikan pengakuannya	(2.717.436)	(31.763)	(34.219)	(2.783.418)	Financial assets paid and derecognized
Aset keuangan yang dihapus buku	-	-	(5.854)	(5.854)	Financial assets written off
Selisih kurs dan perubahan lainnya	398	-	-	398	Foreign exchange and other movements
Saldo akhir	12.043.647	182.826	450.713	12.677.186	Ending balance

	31 Desember 2022/December 31, 2022				
	Stage 1	Stage 2	Stage 3	Total	
Biaya perolehan diamortisasi					Amortized cost
Saldo awal	3.485.279	2.368	221.688	3.709.335	Beginning balance
Transfer dari kerugian kredit ekspektasian 12 bulan (stage 1)	(276.103)	245.923	30.180	-	Transfer from 12 months expected credit loss (stage 1)
Transfer dari kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (stage 2)	2	(2.294)	2.292	-	Transfer from lifetime expected credit loss- unimpaired (stage 2)
Transfer dari kredit yang diberikan yang mengalami penurunan nilai (stage 3)	3.015	69.310	(72.325)	-	Transfer from impaired loans (stage 3)
Total saldo awal setelah pengalihan	3.212.193	315.307	181.835	3.709.335	Total beginning balance after transfer
Aset keuangan baru yang diterbitkan atau dibeli	6.629.306	19.724	38.925	6.687.955	New financial assets issued or purchased
Aset keuangan yang dibayar dan dihentikan pengakuannya	(644.524)	(74)	(3.461)	(648.059)	Financial assets paid and derecognized
Aset keuangan yang dihapus buku	-	-	(338)	(338)	Financial assets written off
Selisih kurs dan perubahan lainnya	352	-	-	352	Foreign exchange and other movements
Saldo akhir	9.197.327	334.957	216.961	9.749.245	Ending balance

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10. KREDIT YANG DIBERIKAN (lanjutan)

10. LOANS (continued)

h. Cadangan kerugian penurunan nilai

h. Allowance for impairment losses

Mutasi dalam cadangan kerugian penurunan nilai kredit yang diberikan adalah sebagai berikut:

The movements in the allowance for impairment losses are as follows:

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	44.866	(56.902)	12.036	-	Lifetime expected credit loss
nilai (stage 2)					- unimpaired (stage 2)
Transfer dari kredit yang diberikan					
yang mengalami penurunan	11	8.506	(8.517)	-	Transfer from impaired
nilai (stage 3)					loans (stage 3)
Total saldo awal	77.800	16.655	143.112	237.567	Total beginning balance after transfer
setelah pengalihan					
Pengkukuran kembali bersih	(40.580)	21.863	111.010	92.293	Net remeasurement of allowance
penyisihan kerugian					New financial assets issued
Aset keuangan baru yang	27.382	10.097	913	38.392	or purchased
diterbitkan atau dibeli					
Aset keuangan yang dibayar dan	(5.496)	(5.231)	(16.480)	(27.207)	Financial assets paid
dihentikan pengakuannya					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	38	-	-	38	Foreign exchange
Perubahan lainnya					and other movements
Saldo akhir	59.144	43.384	232.701	335.229	Ending balance
31 Desember 2022/December 31, 2022					
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	59.463	84	83.632	143.179	Beginning balance
Pengalihan dari					Transfer from:
Kerugian kredit					
ekspektasian 12 bulan					Expected credit loss
(stage 1)	(42.780)	36.796	5.984	-	12 months (stage 1)
Kerugian kredit ekspektasian					
sepanjang umurnya -	-	(77)	77	-	Lifetime expected credit loss
tidak mengalami penurunan					- unimpaired (stage 2)
nilai (stage 2)					
Transfer dari kredit yang diberikan					
yang mengalami penurunan	2.581	23.298	(25.879)	-	Transfer from impaired
nilai (stage 3)					loans (stage 3)
Total saldo awal	19.264	60.101	63.814	143.179	Total beginning balance after transfer
setelah pengalihan					
Pengkukuran kembali bersih	(9.239)	(3.521)	39.606	26.846	Net remeasurement of allowance
penyisihan kerugian					New financial assets issued
Aset keuangan baru yang	26.451	7.845	38.471	72.767	or purchased
diterbitkan atau dibeli					
Aset keuangan yang dibayar dan	(2.324)	(6)	(2.745)	(5.075)	Financial assets paid
dihentikan pengakuannya*)					and derecognized*)
Total penambahan	14.888	4.318	75.332	94.538	Total addition
Aset keuangan yang dihapus buku	-	-	(338)	(338)	Financial assets written off
Selisih kurs dan	188	-	-	188	Foreign exchange
perubahan lainnya					and other movements
Saldo akhir	34.340	64.419	138.808	237.567	Ending balance

*) Termasuk cadangan kerugian penurunan nilai atas kredit yang dijual kepada pihak ketiga sebesar Rp1.009

*) Including allowance for impairment losses for loan sold to third party amounting to Rp1,009.

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10. KREDIT YANG DIBERIKAN (lanjutan)

h. Cadangan kerugian penurunan nilai

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai kredit yang diberikan yang dibentuk telah memadai pada tanggal-tanggal 31 Desember 2023 dan 2022.

i. Kredit yang telah dihapusbukukan oleh Bank dicatat sebagai kredit ekstra-komtabel di dalam rekening administratif.

10. LOANS (continued)

h. Allowance for impairment losses

Management believes that the amount of allowance for impairment losses on loans is adequate as of December 31, 2023 and 2022.

i. The loans written off by Bank are recorded as extra-comptable in the administrative account.

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2023	2022	
Saldo awal	102.039	102.381	Beginning balance
Hapus buku tahun berjalan	5.854	338	Write off during the year
Penerimaan kembali kredit yang telah dihapusbuku	(1.164)	(314)	Recoveries of previously written-off loan
Hapus tagih tahun berjalan	(4.715)	(366)	Hair cut during the year
Saldo akhir	102.014	102.039	Ending balance

j. Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

j. The average interest rates per annum were as follows:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2023	2022	
Rupiah			Rupiah
Modal kerja	11,22%	14,82%	Working capital
Investasi	10,11%	9,68%	Investment
Konsumsi	8,56%	11,43%	Consumer
Direksi dan karyawan	7,79%	9,90%	Directors and employees
Dolar Amerika Serikat			United States Dollar
Modal kerja	5,50%	5,75%	Working capital

k. Kredit Sindikasi

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 Rp897.958 dan Rp361.255 atau 9,50% - 9,83% dan 1,54% - 14,55% pada tanggal 31 Desember 2023 dan 2022.

k. Syndicated Loan

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 Rp897,958 and Rp361,255 or 9.50% - 9.83% and 1.54% - 14.55% as of December 31, 2023 and 2022, respectively.

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10. KREDIT YANG DIBERIKAN (lanjutan)

I. 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.

ii. Rasio kredit bermasalah ("NPL") - Bruto yang dimiliki Bank per 31 Desember 2023 dan 2022 masing-masing sebesar 3,44% dan 1,73%.

NPL- Neto yang dimiliki Bank per 31 Desember 2023 dan 2022 masing-masing sebesar 1,69% dan 0,55%.

iii. Rasio Cadangan Kerugian Penurunan Nilai (CKPN) terhadap PPA Minimum yang dimiliki Bank per 31 Desember 2023 dan 2022 adalah sebesar 115% dan 129%.

iv. Rincian kredit bermasalah menurut sektor ekonomi adalah sebagai berikut:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Perdagangan, restoran dan hotel	158.827	82.917
Konstruksi	99.660	12.391
Transportasi, pergudangan dan komunikasi	69.143	-
Pertanian dan perkebunan	28.098	-
Industri pengolahan dan manufaktur	9.250	9.248
Pertambangan	9.000	9.000
Lain-lain	62.214	54.527
Total	436.192	168.083

Rincian kredit bermasalah menurut sektor ekonomi dan kolektibilitasnya adalah sebagai berikut:

	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

10. LOANS (continued)

I. 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.

ii. The ratio of nonperforming loans ("NPL") - Gross of the Bank as of December 31, 2023 and 2022 are 3.44% and 1.73%, respectively.

NPL- Net of the Bank as of December 31, 2023 and 2022 are 1.69% and 0.55%, respectively.

iii. Allowance for impairment losses (CKPN) to minimum PPA ratio of the Bank as of December 31, 2023 and 2022 is 115% and 129%, respectively.

iv. The details of NPL by economic sector are as follows:

Trading, restaurant and hotel	
Construction	
Transportation, warehouse and communication	
Agriculture and plantation	
Industry processing and manufacturing	
Mining	
Others	
Total	

The details of NPL by economic sector and the collectability are as follows:

Trading, restaurant and hotel	
Construction	
Transportation, warehouse and communication	
Agriculture and plantation	
Industry processing and manufacturing	
Mining	
Others	
Total	

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10. KREDIT YANG DIBERIKAN (lanjutan)

I. Informasi lainnya (lanjutan)

iv. Rincian kredit bermasalah menurut sektor ekonomi adalah sebagai berikut: (lanjutan)

Rincian kredit bermasalah menurut sektor ekonomi dan kolektibilitasnya adalah sebagai berikut: (lanjutan)

	31 Desember/December 31, 2022				
	Kurang lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Total	
Perdagangan, restoran dan hotel	30.051	6.124	46.742	82.917	Trading, restaurant and hotel
Konstruksi	-	-	12.391	12.391	Construction
Industri pengolahan dan manufaktur	9.248	-	-	9.248	Industry processing and manufacturing
Pertambangan	-	6.000	3.000	9.000	Mining
Lain-lain	-	36.432	18.095	54.527	Others
Total	39.299	48.556	80.228	168.083	Total

v. 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 2023 dan 2022, kredit telah dijamin oleh jaminan tunai berupa deposito dengan nilai masing-masing sebesar Rp500.310 dan Rp552.351 (Catatan 18).

vi. Pada tanggal-tanggal 31 Desember 2023 dan 2022, saldo kredit yang direstrukturisasi masing-masing sebesar Rp366.173 dan Rp416.600 dengan cadangan kerugian penurunan nilai masing-masing sebesar Rp84.217 dan Rp110.212.

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.

10. LOANS (continued)

I. Other information (continued)

iv. The details of NPL by economic sector are as follows: (continued)

The details of NPL by economic sector and the collectability are as follows: (continued)

v. 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, 2023 and 2022, loans has been secured by cash collateral in form of time deposits amounting to Rp500,310 and Rp552,351, respectively (Note 18).

vi. As of December 31, 2023 and 2022, the balance of loans restructured amounting to Rp366,173 and Rp416,600, with allowance of impairment losses amounting to Rp84,217 and Rp110,212, 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.

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10. KREDIT YANG DIBERIKAN (lanjutan)

I. Informasi lainnya (lanjutan)

Berikut ini adalah jenis dan jumlah kredit yang direstrukturisasi:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Penurunan suku bunga	54.533	10.308
Perpanjangan jangka waktu	12.100	15.925
Perpanjangan jangka waktu dan penurunan suku bunga	-	10.308
Perpanjangan jangka waktu dan skema restrukturisasi lain-lain	299.540	380.059
Total	366.173	416.600

Kredit yang direstrukturisasi berdasarkan kolektibilitas OJK adalah sebagai berikut:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Lancar	161.087	300.512
Dalam perhatian khusus	78.572	52.570
Kurang lancar	34.654	9.248
Diragukan	-	5.991
Macet	91.860	48.279
Total	366.173	416.600

Bank telah melakukan restrukturisasi kredit untuk debitur yang terdampak pandemi COVID-19 sesuai dengan POJK No. 11/POJK.03/2020 tanggal 13 Maret 2020 dan POJK No. 48/POJK.03/2020 tanggal 1 Desember 2020. Pada tanggal 31 Desember 2023 dan 2022, jumlah kredit yang telah direstrukturisasi akibat COVID-19 adalah masing-masing sebesar Rp286.733 dan Rp405.403.

- vii. Pada tanggal-tanggal 31 Desember 2023 dan 2022, 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.

10. LOANS (continued)

I. Other information (continued)

Below are the types and amounts of restructured loans:

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

Restructured loans based on the collectibility of OJK are as follows:

Current
Special mention
Substandard
Doubtful
Loss

The Bank has restructured loans for debtors affected by the COVID-19 pandemic in accordance with POJK No. 11/POJK.03/2020 dated March 13, 2020 and POJK No. 48/POJK.03/2020 dated December 1, 2020. As of December 31, 2023 and 2022, the restructured loans due to COVID-19 is amounting to Rp286,733 and Rp405,403, respectively.

- vii. As of December 31, 2023 and 2022, there are no loans to related and third parties who are non-compliance or exceeding the legal lending limit (LLL) set by Bank Indonesia.

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11. PIUTANG BUNGA

Rincian piutang bunga adalah sebagai berikut:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Pihak berelasi (Catatan 35)		
Kredit yang diberikan	195	152
Pihak ketiga		
Efek-efek	47.957	56.662
Kredit yang diberikan	39.928	24.212
Penempatan pada Bank Indonesia dan bank lain	892	16
Total	88.972	81.042

11. INTEREST RECEIVABLES

The details of interest receivables are as follows:

Related parties (Note 35)
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, 2023	31 Desember/ December 31, 2022
Rupiah	83.113	107.804
Mata uang asing	9.995	5.614
Total	93.108	113.418
Cadangan kerugian penurunan nilai	(88)	(92)
Saldo akhir	93.020	113.326

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 2023 dan 2022 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, 2023 and 2022 are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2023	2022	
Saldo awal	113.418	31.332	Beginning balance
Aset keuangan yang baru dibeli	645.666	347.312	New financial assets purchased
Aset keuangan yang dihentikan pengakuannya	(674.075)	(262.372)	Financial assets derecognized
Selisih kurs dan perubahan lainnya	8.099	(2.854)	Foreign exchange and other movements
Saldo akhir	93.108	113.418	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 2023 dan 2022 adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2023	2022
Saldo awal	92	42
Aset keuangan yang baru dibeli	88	92
Aset keuangan yang dihentikan pengakuannya	(92)	(42)
Saldo akhir	88	92

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, 2023	31 Desember/ December 31, 2022
Rupiah	83.113	107.804
Mata uang asing	9.995	5.614
Saldo akhir	93.108	113.418

12. ACCEPTANCE RECEIVABLES AND LIABILITIES
(continued)

a. Acceptance receivables (continued)

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, 2023 and 2022 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

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13. TAGIHAN DAN LIABILITAS DERIVATIF

Rincian transaksi derivatif pada mata uang asing adalah sebagai berikut:

13. DERIVATIVES RECEIVABLE AND PAYABLE

Detail of foreign currency derivative transactions are as follows:

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	

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13. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

13. DERIVATIVES RECEIVABLE AND PAYABLE (continued)

31 Desember/December 31, 2022				
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	5.967.520	425	-	PT Kreta Indo Artha
Total Forward mata uang asing		425	-	Total Foreign currency forward
Swap mata uang asing				Foreign currency swap
Dolar Amerika Serikat				United States Dollar
PT Kreta Indo Artha	2.868.140	195	164	PT Kreta Indo Artha
Total Swap mata uang asing		195	164	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	5.967.520	-	464	PT Bank Danamon Indonesia Tbk
Total Forward mata uang asing		-	464	Total Foreign currency forward
Swap mata uang asing				Foreign currency swap
Dolar Amerika Serikat				United States Dollar
PT Bank Danamon Indonesia Tbk	2.868.120	163	204	PT Bank Danamon Indonesia Tbk
Total Swap mata uang asing		163	204	Total Foreign currency swap
Spot mata uang asing				Foreign currency spot
Dolar Amerika Serikat				United States Dollar
PT Bank BTPN Tbk	550.000	-	46	PT Bank BTPN Tbk
Total Spot mata uang asing		-	46	Total Foreign currency spot
		783	878	

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13. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

Jangka waktu kontrak-kontrak tersebut di atas berkisar antara 4 hari - 94 hari.

Berdasarkan hasil penelaahan dan evaluasi manajemen Bank, seluruh tagihan derivatif pada tanggal 31 Desember 2023 dan 2022 digolongkan lancar.

Informasi mengenai sisa umur jatuh tempo diungkapkan pada Catatan 39.

13. DERIVATIVES RECEIVABLE AND PAYABLE (continued)

The period of these contracts ranged between 4 days - 94 days.

Based on the Bank's management review and evaluation, all derivative receivables as of December 31, 2023 and 2022 are classified as current.

Information with respect to maturity is disclosed in Note 39.

14. BEBAN DIBAYAR DIMUKA

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Jasa pemeliharaan software	2.492	4.405
Sewa	1.937	1.336
Promosi	888	1.116
Asuransi	492	970
Pemeliharaan gedung	427	552
Lain-lain	1.748	615
Total	7.984	8.994

14. PREPAID EXPENSES

Software maintenance fee
Rent
Promotion
Insurance
Building maintenance
Others
Total

15. ASET TETAP DAN ASET HAK GUNA - NETO

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Aset tetap - neto	62.460	52.323
Aset hak guna - neto	58.598	49.677
Total	121.058	102.000

15. FIXED ASSETS AND RIGHTS OF USE ASSETS - NET

Fixed assets - net
Rights of use assets - net
Total

Aset tetap

Fixed Assets

	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						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

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15. ASET TETAP DAN ASET HAK GUNA- NETO
(lanjutan)

15. FIXED ASSETS AND RIGHTS OF USE ASSETS-
NET (continued)

Aset tetap (lanjutan)

Fixed Assets (continued)

31 Desember/December 31, 2023						
	Saldo awal/ Beginning Balance	Penambahan/ Additions	Pengurangan/ Disposals	Reklasifikasi/ Reclassification	Saldo akhir/ Ending Balance	
Kepemilikan langsung						Direct ownership
Akumulasi penyusutan						<i>Accumulated depreciation</i>
Perangkat keras dan lunak	37.320	13.253	(184)	-	50.389	<i>Hardware and software</i>
Leasehold improvement	14.774	7.419	-	-	22.193	<i>Leasehold improvement</i>
Perlengkapan dan peralatan						<i>Office furniture and</i>
kantor	12.868	2.798	(316)	-	15.350	<i>equipment</i>
Kendaraan bermotor	756	40	-	-	796	<i>Vehicles</i>
Total akumulasi penyusutan	65.718	23.510	(500)	-	88.728	<i>Total accumulated depreciation</i>
Nilai buku bersih	52.323				62.460	Net book value
31 Desember/December 31, 2022						
	Saldo awal/ Beginning Balance	Penambahan/ Additions	Pengurangan/ Disposals	Reklasifikasi/ Reclassification	Saldo akhir/ Ending Balance	
Kepemilikan langsung						Direct ownership
Biaya perolehan						<i>Cost</i>
Perangkat keras dan lunak	47.919	17.287	-	1.348	66.554	<i>Hardware and software</i>
Leasehold improvement	15.415	5.239	-	5.196	25.850	<i>Leasehold improvement</i>
Perabotan dan peralatan						<i>Office furniture and</i>
kantor	14.994	4.833	-	-	19.827	<i>equipment</i>
Kendaraan bermotor	765	15	-	-	780	<i>Vehicles</i>
	79.093	27.374	-	6.544	113.011	
Aset tetap dalam pembangunan	6.967	4.722	-	(6.659)	5.030	<i>Fixed assets under construction</i>
Total	86.060	32.096	-	(115)	118.041	<i>Total</i>
Kepemilikan langsung						Direct ownership
Akumulasi penyusutan						<i>Accumulated depreciation</i>
Perangkat keras dan lunak	28.440	8.880	-	-	37.320	<i>Hardware and software</i>
Perlengkapan dan peralatan						<i>Office furniture and</i>
kantor	10.568	2.300	-	-	12.868	<i>equipment</i>
Leasehold improvement	10.067	4.707	-	-	14.774	<i>Leasehold improvement</i>
Kendaraan bermotor	746	10	-	-	756	<i>Vehicles</i>
Total akumulasi penyusutan	49.821	15.897	-	-	65.718	<i>Total accumulated depreciation</i>
Nilai buku bersih	36.239				52.323	Net book value

Aset tetap dalam pembangunan merupakan renovasi atas kantor cabang dan biaya pengembangan perangkat lunak dengan estimasi persentase penyelesaian sebagai berikut:

Fixed assets under construction is related to several branch office renovation and software development, with estimated percentage of completion as follows:

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	12.518	2024	20%-95%	<i>Fixed assets under construction</i>
31 Desember 2022/December 31, 2022				
	Jumlah/ Amount	Estimasi tahun penyelesaian/ Estimated year of completion	Kisaran persentase penyelesaian/ Range percentage of completion	
Aset tetap dalam pembangunan	5.030	2023-2024	30%-95%	<i>Fixed assets under construction</i>

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15. ASET TETAP DAN ASET HAK GUNA- NETO
(lanjutan)

Aset tetap (lanjutan)

Penambahan aset tetap pada tanggal-tanggal 31 Desember 2023 dan 2022 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 Rp23.510 dan Rp15.897 masing-masing untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 (Catatan 32).

Pada tanggal-tanggal 31 Desember 2023 dan 2022, jumlah tercatat bruto dari setiap aset tetap yang telah disusutkan penuh dan masih digunakan masing-masing adalah sebesar Rp44.335 dan Rp42.681 (tidak diaudit).

Untuk tahun yang berakhir pada tanggal 31 Desember 2023, Bank menjual aset tetapnya dengan nilai tercatat sebesar RpNihil dengan harga jual sebesar Rp22.

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 Rp80.148 dan Rp35.074 masing-masing pada tanggal 31 Desember 2023 dan 2022. 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 2023 dan 2022.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, tidak terdapat aset tetap Bank yang dijaminkan.

15. FIXED ASSETS AND RIGHTS OF USE ASSETS-
NET (continued)

Fixed Assets (continued)

Additions of fixed assets as of December 31, 2023 and 2022 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 Rp23,510 and Rp15,897 for the year ended December 31, 2023 and 2022 respectively (Note 32).

As of December 31, 2023 and 2022, the gross amount of fixed assets which have been fully depreciated and are still being used amounted to Rp44,335 and Rp42,681 respectively (unaudited).

For the year ended December 31, 2023 the Bank sold fixed assets with carrying amount amounting to RpNil with selling price amounting to Rp22.

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 Rp80,148 and Rp35,074 as of December 31, 2023 and 2022, 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, 2023 and 2022.

As of December 31, 2023 and 2022, there were no fixed assets pledged as collateral.

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15. ASET TETAP DAN ASET HAK GUNA- NETO
(lanjutan)

Aset hak guna

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

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:

Rights of use assets

Rights of use assets as of December 31, 2023 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, 2023 are as follows:

	Beban penyusutan aset hak guna/ Rights of use assets depreciation expense	Beban bunga atas liabilitas sewa/ Interest expense on lease liabilities	
Bangunan	20.111	1.184	Buildings
Komputer dan mesin	8.772	2.613	Computer and machine
Kendaraan bermotor	2.566	200	Vehicles
Total	31.449	3.997	Total

Aset hak guna pada tanggal 31 Desember 2022 adalah sebagai berikut:

Rights of use assets as of December 31, 2022 are as follows:

	Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Deductions	Saldo akhir/ Ending balance	
Harga perolehan					Cost
Bangunan	54.029	14.465	-	68.494	Buildings
Komputer dan mesin	23.771	4.299	-	28.070	Computer and machine
Kendaraan bermotor	11.781	138	-	11.919	Vehicles
Total harga perolehan	89.581	18.902	-	108.483	Total cost
Akumulasi penyusutan					Accumulated depreciation
Bangunan	21.477	15.106	-	36.583	Buildings
Komputer dan mesin	8.613	5.218	-	13.831	Computer and machine
Kendaraan bermotor	5.543	2.849	-	8.392	Vehicles
Total akumulasi penyusutan	35.633	23.173	-	58.806	Total accumulated depreciation
Nilai buku	53.948			49.677	Book value

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15. ASET TETAP DAN ASET HAK GUNA- NETO
(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 2022 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	15.106	2.237
Kendaraan bermotor	2.849	744
Komputer dan mesin	5.218	1.603
Total	23.173	4.584

Aset hak guna pada tanggal-tanggal 31 Desember 2023 dan 2022 merupakan kontrak sewa atas bangunan kantor cabang, mobil, komputer, mesin sortir uang, EDC dan ATM 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.

15. 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, 2022 are as follows:

Buildings
Vehicles
Computer and machine

Total

Right of use assets as of December 31, 2023 and 2022 represent lease contracts for branch office buildings, cars, computers, money sorting machines, EDC and ATM 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.

16. ASET LAIN-LAIN

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Tagihan anjak piutang- neto	105.313	166.760
Agunan yang diambil alih	37.132	39.332
Setoran jaminan	7.268	5.628
Tagihan ATM bersama	3.085	3.730
Persediaan kantor	3.065	1.968
Uang muka pembelian barang	170	623
Lain-lain	2.629	1.181
Total	158.662	219.222

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.

16. OTHER ASSETS

Factoring receivables- net
Foreclosed collateral
Security deposits
ATM Bersama receivables
Office inventories
Prepayment of purchase
Others

Total

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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16. ASET LAIN-LAIN (lanjutan)

Mutasi nilai tercatat anjak piutang dengan klasifikasi biaya perolehan diamortisasi (semua anjak piutang dengan klasifikasi biaya perolehan diamortisasi adalah *stage 1*) adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2023	2022
Saldo awal	166.886	125.836
Aset keuangan yang baru dibeli	105.408	166.886
Aset keuangan yang dihentikan pengakuannya	(166.886)	(125.836)
Saldo akhir	105.408	166.886

Mutasi cadangan kerugian penurunan nilai anjak piutang dengan klasifikasi biaya perolehan diamortisasi (semua anjak piutang dengan klasifikasi biaya perolehan diamortisasi adalah *stage 1*) adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2023	2022
Saldo awal	126	103
Aset keuangan yang baru dibeli	95	126
Aset keuangan yang dihentikan pengakuannya	(126)	(103)
Saldo akhir	95	126

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya tagihan anjak piutang.

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.

16. OTHER ASSETS (continued)

Movement of carrying value of factoring receivables classified as amortized cost (all factoring receivables classified as amortized cost are *stage 1*) are as follows:

Beginning balance
New financial assets purchased
Financial assets derecognized
Ending balance

Movement of allowance of impairment losses of factoring receivables classified as amortized cost (all factoring receivables 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 factoring receivables.

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.

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16. ASET LAIN-LAIN (lanjutan)

Aset lain-lain dari pihak berelasi pada tanggal-tanggal 31 Desember 2023 dan 2022 adalah masing-masing sebesar Rp3.540 dan Rp2.239 (Catatan 35).

16. OTHER ASSETS (continued)

Other assets from related parties as of December 31, 2023 and 2022, are Rp3,540 and Rp2,239, respectively (Note 35).

17. LIABILITAS SEGERA

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Tarikan dana ATM Bersama	26.605	21.127
Titipan dan transfer	247	2.801
Bunga deposito jatuh tempo	24	37
Lain-lain	1.560	722
Total	28.436	24.687

ATM Bersama - withdrawal
Deposit and transfer
Matured time deposits - interest
Others

Total

17. LIABILITIES DUE IMMEDIATELY

18. SIMPANAN DARI NASABAH

	31 Desember/ December 31, 2023		
	Pihak Berelasi/ Related Parties	Pihak Ketiga/ Third Parties	Total
Rupiah			
Giro	3.558.213	1.819.243	5.377.456
Deposito	1.481.221	11.087.245	12.568.466
Tabungan	2.683	684.810	687.493
	5.042.117	13.591.298	18.633.415
Mata uang asing			
Giro	147.200	71.156	218.356
Deposito	11.106	445.060	456.166
Tabungan	86	7.886	7.972
	158.392	524.102	682.494
Total	5.200.509	14.115.400	19.315.909

Rupiah
Current accounts
Time deposits
Saving accounts

Foreign currencies
Current accounts
Time deposits
Saving accounts

Total

	31 Desember/ December 31, 2022		
	Pihak Berelasi/ Related Parties	Pihak Ketiga/ Third Parties	Total
Rupiah			
Giro	3.080.316	1.321.363	4.401.679
Deposito	999.087	8.651.788	9.650.875
Tabungan	2.658	544.545	547.203
	4.082.061	10.517.696	14.599.757
Mata uang asing			
Giro	426.265	25.634	451.899
Deposito	65.440	340.213	405.653
Tabungan	798	4.718	5.516
	492.503	370.565	863.068
Total	4.574.564	10.888.261	15.462.825

Rupiah
Current accounts
Time deposits
Saving accounts

Foreign currencies
Current accounts
Time deposits
Saving accounts

Total

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18. SIMPANAN DARI NASABAH (lanjutan)

a. Giro

Tingkat suku bunga per tahun adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2023	2022
Rupiah	0,00-6,25%	0,00-5,75%
Dolar Amerika Serikat	0,00-5,00%	0,00-3,75%
Dolar Singapura	0,00%	0,00%
Dolar Australia	0,00-0,25%	0,00-0,25%
Euro Eropa	0,00-0,10%	0,10%
Renminbi China	0,00%	-

Pada tanggal-tanggal 31 Desember 2023 dan 2022, tidak terdapat giro yang dijadikan jaminan atas kredit yang diberikan dan bank garansi diterbitkan.

Giro dari pihak yang berelasi diungkapkan dalam Catatan 35. Informasi mengenai jatuh tempo diungkapkan pada Catatan 39.

b. Tabungan

18. DEPOSITS FROM CUSTOMERS (continued)

a. Current accounts

The interest rate range per annum are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2023	2022
Rupiah	0,00-6,25%	0,00-5,75%
United States Dollar	0,00-5,00%	0,00-3,75%
Singapore Dollar	0,00%	0,00%
Australian Dollar	0,00-0,25%	0,00-0,25%
European Euro	0,00-0,10%	0,10%
Chinese Renminbi	0,00%	-

As of December 31, 2023 and 2022, there were no current accounts pledged as collateral for loans and bank guarantee issued.

Current accounts from related parties are disclosed in Note 35. Information with respect to maturities is disclosed in Note 39.

b. Saving accounts

	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

Rupiah
Tabina Perdana
Tabina Berjangka
Tabina Eksekutif
Tabungan Pinter
Tabunganku
Tabungan Simpel Zero
Tabungan Simpel
Tabina Digital

Foreign currencies
Tabina Perdana

Total

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18. SIMPANAN DARI NASABAH (lanjutan)

18. DEPOSITS FROM CUSTOMERS (continued)

b. Tabungan (lanjutan)

b. Saving accounts (continued)

	31 Desember/ December 31, 2022		
	Pihak Berelasi/ Related Parties	Pihak Ketiga/ Third Parties	Total
Rupiah			
Tabina Perdana	2.310	504.044	506.354
Tabina Berjangka	213	4.792	5.005
Tabina Eksekutif	135	23.940	24.075
Tabungan Pinter	-	5.613	5.613
Tabunganku	-	1.385	1.385
Tabungan Simpel Zero	-	4.233	4.233
Tabungan Simpel	-	530	530
Tabina Digital	-	8	8
	2.658	544.545	547.203
Mata uang asing			
Tabina Perdana	798	4.718	5.516
Total	3.456	549.263	552.719

Rupiah
Tabina Perdana
Tabina Berjangka
Tabina Eksekutif
Tabungan Pinter
Tabunganku
Tabungan Simpel Zero
Tabungan Simpel
Tabina Digital

Foreign currencies
Tabina Perdana

Total

Tingkat suku bunga per tahun adalah sebagai berikut:

The interest rate range per annum were as follows:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2023	2022
Rupiah	0,00-6,25%	0,00-3,00%
Dolar Amerika Serikat	0,00-1,50%	0,00-1,50%
Dolar Singapura	0,00%	0,00%
Euro Eropa	0,00%	0,00%
Yen Jepang	0,00%	0,00%
Dolar Australia	0,00%	0,00%
Renminbi China	0,00%	-
Pound Sterling Inggris	0,00%	-

Rupiah
United States Dollar
Singapore Dollar
European Euro
Japanese Yen
Australian Dollar
Chinese Renminbi
Great Britain Poundsterling

Pada tanggal-tanggal 31 Desember 2023 dan 2022, tidak terdapat tabungan yang dijadikan jaminan atas kredit yang diberikan dan bank garansi yang diterbitkan.

As of December 31, 2023 and 2022, there were no saving accounts pledged as collateral for loans and bank guarantee issued.

Tabungan dari pihak-pihak berelasi diungkapkan dalam Catatan 35. Informasi mengenai jatuh tempo diungkapkan pada Catatan 39.

Saving accounts from related parties are disclosed in Note 35. Information in respect of maturities is disclosed in Note 39.

c. Deposito

c. Time Deposits

Deposito terdiri dari:

Time deposits consist of:

	31 Desember/ December 31, 2023		
	Pihak Berelasi/ Related Parties	Pihak Ketiga/ Third Parties	Total
Rupiah			
Deposito berjangka	50.000	185.000	235.000
Deposito on call	1.431.221	10.902.245	12.333.466
	1.481.221	11.087.245	12.568.466
Mata uang asing			
Deposito berjangka	11.106	445.060	456.166
Total	1.492.327	11.532.305	13.024.632

Rupiah
Time deposits
Deposit on call

Foreign currencies
Time deposits

Total

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18. SIMPANAN DARI NASABAH (lanjutan)

18. DEPOSITS FROM CUSTOMERS (continued)

c. Deposito (lanjutan)

c. Time Deposits (continued)

Deposito terdiri dari: (lanjutan)

Time deposits consist of: (continued)

	31 Desember/ December 31, 2022			
	Pihak Berelasi/ Related Parties	Pihak Ketiga/ Third Parties	Total	
Rupiah				Rupiah
Deposito berjangka	764.087	8.395.030	9.159.117	Time deposits
Deposit on call	235.000	256.758	491.758	Deposit on call
	999.087	8.651.788	9.650.875	
Mata uang asing				Foreign currencies
Deposito berjangka	65.440	340.213	405.653	Time deposits
Total	1.064.527	8.992.001	10.056.528	Total

Berdasarkan jangka waktu kontrak:

By periods of contract:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
≤ 1 bulan	8.288.634	7.289.829	≤ 1 month
> 1 - 3 bulan	3.764.811	2.042.152	> 1 - 3 months
> 3 - 6 bulan	700.934	482.209	> 3 - 6 months
> 6 - 12 bulan	270.253	242.338	> 6 - 12 months
Total	13.024.632	10.056.528	Total

Berdasarkan jatuh tempo:

By maturity date:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
≤ 1 bulan	9.963.917	7.932.349	≤ 1 month
> 1 - 3 bulan	2.530.503	1.651.679	> 1 - 3 months
> 3 - 6 bulan	387.230	350.288	> 3 - 6 months
> 6 - 12 bulan	142.982	122.212	> 6 - 12 months
Total	13.024.632	10.056.528	Total

Pada tanggal-tanggal 31 Desember 2023 dan 2022, jumlah deposito yang dijaminkan sebagai jaminan kredit yang diberikan masing-masing sebesar Rp500.310 dan Rp552.351 (Catatan 10). Sedangkan pada tanggal-tanggal 31 Desember 2023 dan 2022, jumlah deposito yang dijaminkan sebagai jaminan Bank Garansi diterbitkan masing-masing sebesar Rp53.152 dan Rp480 (Catatan 34).

As of December 31, 2023 and 2022 time deposits pledged as loan collaterals amounted to Rp500,310 and Rp552,351 respectively (Note 10). While as of December 31, 2023 and 2022, time deposits pledged as Bank Guarantee issued collaterals amounted to Rp53,152 and Rp480, respectively (Note 34).

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18. SIMPANAN DARI NASABAH (lanjutan)

c. Deposito (lanjutan)

Tingkat suku bunga per tahun adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2023	2022
Rupiah	2,00-7,80%	2,00-7,00%
Dolar Amerika Serikat	0,75-5,25%	0,25-3,75%
Euro Eropa	0,15%	0,15%
Dolar Singapura	1,00%	-

Deposito berjangka dari pihak-pihak berelasi diungkapkan dalam Catatan 35. Informasi mengenai jatuh tempo diungkapkan pada Catatan 39.

18. 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 35. Information with respect to maturities is disclosed in Note 39.

19. SIMPANAN DARI BANK LAIN

Seluruh simpanan dari bank lain merupakan transaksi dengan pihak ketiga dalam mata uang Rupiah, terdiri dari:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Interbank Call Money	625.000	560.000
Deposito berjangka	304.900	11.400
Tabungan	21.210	9.546
Giro	15.480	20.672
Total	966.590	601.618

a. Giro

Tingkat suku bunga per tahun atas giro masing-masing berkisar antara 0,50% - 4,50% dan 0,50% - 3,50% untuk 31 Desember 2023 dan 2022.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, tidak terdapat giro yang dijadikan jaminan.

19. DEPOSITS FROM OTHER BANKS

All deposits from other banks are third parties transactions in Rupiah currency, consist of:

	Interbank Call Money
	Time deposits
	Savings
	Current accounts
Total	Total

a. Current accounts

The interest rate range per annum of 0.50% - 4.50% and 0.50% - 3.50% for December 31, 2023 and 2022, respectively.

As of December 31, 2023 and 2022, there were no current accounts pledged as collateral.

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19. SIMPANAN DARI BANK LAIN (lanjutan)

b. Deposito

Berdasarkan jatuh tempo:

	31 Desember/ December 31, 2023
≤ 1 bulan	304.900

Pada tanggal-tanggal 31 Desember 2023 dan 2022, tidak terdapat deposito dari bank lain yang dijadikan jaminan.

Tingkat suku bunga per tahun masing-masing berkisar antara 4,25% - 6,50% dan 3,00% - 5,50% untuk 31 Desember 2023 dan 2022.

Informasi mengenai jatuh tempo diungkapkan pada Catatan 39.

c. Interbank call money

Tingkat suku bunga per tahun masing-masing berkisar antara 5,98% - 6,35% dan 2,78% - 6,10% untuk 31 Desember 2023 dan 2022.

Pada tanggal 31 Desember 2023 dan 2022, tidak terdapat *interbank call money* yang dijadikan jaminan.

Informasi mengenai jatuh tempo diungkapkan pada Catatan 39.

19. DEPOSITS FROM OTHER BANKS (continued)

b. Time Deposits

By maturity date:

	31 Desember/ December 31, 2022	
≤ 1 month	11.400	≤ 1 month

As of December 31, 2023 and 2022, there were no time deposits from other banks pledged as collateral.

The interest rate range per annum of 4.25% - 6.50% and 3.00% - 5.50% as of December 31, 2023 and 2022, respectively.

Information with respect to maturities are disclosed in Note 39.

c. Interbank call money

The interest rate range per annum of 5.98% - 6.35% and 2.78% - 6.10% for December 31, 2023 and 2022, respectively.

As of December 31, 2023 and 2022, there were no interbank call money pledged as collateral.

Information with respect to maturities are disclosed in Note 39.

20. EFEK-EFEK YANG DIJUAL DENGAN JANJİ DİBELİ KEMBALİ

20. 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

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20. EFEK-EFEK YANG DIJUAL DENGAN JANJİ DİBELİ KEMBALI (lanjutan)

20. SECURITIES SOLD UNDER REPURCHASE AGREEMENTS (continued)

31 Desember/December 31, 2022

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 Mandiri (Persero) Tbk	Obligasi Pemerintah FR 0072/ Government bonds FR 0072	300.000	29 Desember/ December 29, 2022	3 Januari/ January 3, 2023	311.778	(2.868)	308.910
Bank Indonesia	Obligasi Pemerintah FR 0079/ Government bonds FR 0079	250.000	28 Desember/ December 28, 2022	4 Januari/ January 4, 2023	266.756	(4.089)	262.667
PT Bank Victoria International Tbk	Obligasi Pemerintah FR 0075/ Government bonds FR 0075	250.000	26 Desember/ December 26, 2022	2 Januari/ January 2, 2023	242.750	(1.891)	240.859
PT Bank Central Asia Tbk	Obligasi Pemerintah FR 0080/ Government bonds FR 0080	100.000	26 Desember/ December 26, 2022	9 Januari/ January 9, 2023	93.592	(133)	93.459
Total		900.000			914.876	(8.981)	905.895

Pada tanggal 31 Desember 2023 dan 2022, tingkat suku bunga rata-rata per tahun adalah sebesar 6,13% dan 5,76%.

As of December 31, 2023 and 2022, the average interest rate was 6.13% and 5.76%, respectively.

Informasi mengenai sisa jangka waktu atas efek-efek yang dijual dengan janji dibeli kembali diungkapkan di Catatan 39.

Information regarding maturities of securities sold under repurchase agreements are disclosed in Note 39.

21. PERPAJAKAN

21. TAXATION

a. Utang pajak

a. Taxes payable

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Pajak penghasilan			Income taxes
Pasal 4 (2)	17.839	10.988	Article 4 (2)
Pasal 21	3.955	2.268	Article 21
Pasal 23	61	161	Article 23
Pasal 25	3.393	5.637	Article 25
Pasal 26	6	1	Article 26
Pasal 29	622	3.987	Article 29
PPN	48	12	Value-added taxes
Total	25.924	23.054	Total

b. Beban (manfaat) pajak terdiri dari:

b. Tax expense (benefit) consist of:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2023	2022	
Pajak kini	61.258	47.940	Current tax
Pajak tangguhan	(1.603)	(2.135)	Deferred tax
Total	59.655	45.805	Total

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21. 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 2023 dan 2022, adalah sebagai berikut:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Laba sebelum beban pajak	267.531	202.853	Income before tax expense
Beda temporer:			Temporary differences:
Cadangan kerugian			Allowance
penurunan nilai			for impairment losses of
kredit yang diberikan	(10.007)	(27.204)	loans
Cadangan bonus dan tunjangan lain	5.230	26.146	Bonus accrual and other allowances
Cadangan kerugian			Allowance
penurunan nilai			for impairment losses of
aset keuangan selain			financial assets
kredit yang diberikan	14.458	2.708	other than loans
Imbalan kerja jangka panjang -			
neto	5.144	3.150	Long-term benefits - net
Penyusutan aset tetap	(67)	(67)	Depreciation of fixed assets
Penyusutan aset hak guna			Depreciation of rights-of-use assets
dan beban bunga			and interest expense on
liabilitas sewa	740	2.005	lease liabilities
Provisi legal	(894)	-	Legal provision
Keuntungan yang belum			Unrealized gain on
direalisasi atas perubahan			changes in fair value of
nilai wajar efek-efek yang			marketable securities
diklasifikasikan sebagai nilai			classified as fair value through
wajar melalui laba rugi	(7.315)	685	profit and loss
Cadangan kerugian			Allowance
penurunan nilai agunan			for impairment losses of
yang diambil alih	-	2.282	foreclosed collateral
Beda tetap:			Permanent differences:
Beban umum dan administrasi	2.321	4.811	General and administrative expenses
Penyusutan atas aset tetap yang			Depreciation of fixed assets
tidak dapat disusutkan			that can not
secara pajak	15	-	be taxed
Sumbangan dan hadiah	1.292	543	Donation and gifts
Taksiran laba kena pajak	<u>278.448</u>	<u>217.912</u>	Estimated taxable income
Beban pajak penghasilan	61.258	47.940	Corporate income tax expense
Pajak penghasilan yang			Income tax
dibayar - pasal 25	(60.636)	(43.953)	paid - article 25
Utang pajak penghasilan			Corporate income tax payable
 badan	<u>622</u>	<u>3.987</u>	

Perhitungan taksiran penghasilan kena pajak untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 menjadi dasar dalam pengisian Surat Pemberitahuan (SPT) Tahunan 2023 dan 2022.

Calculation of estimated taxable income for the year ended December 31, 2023 and 2022 were the basis for preparing annual tax returns for 2023 and 2022.

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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 pada tahun pajak 2022.

d. Aset (Liabilitas) Pajak Tangguhan - Neto

Pengaruh pajak atas perbedaan temporer yang signifikan antara pelaporan keuangan dan pajak adalah sebagai berikut:

21. TAXATION (continued)

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 will be effective for fiscal year 2022.

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 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	173	(1.609)	-	(1.436)	Net unrealized gain from change in fair value of 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
Kerugian yang belum direalisasi atas perubahan nilai wajar efek-efek yang diklasifikasikan	16.691	-	(14.102)	2.589	Net unrealized loss from change in fair value of marketable securities classified as fair value through other comprehensive income - net
Penyusutan aset hak guna dan beban bunga liabilitas sewa	551	162	-	713	Depreciation of rights-of-use assets and interest expense on lease liabilities
Neto	44.907	1.603	(13.793)	32.717	Net

31 Desember 2022/December 31, 2022					
	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	2.688	693	(55)	3.326	Long-term benefits
Cadangan kerugian penurunan nilai agunan yang diambil alih	3.680	502	-	4.182	Allowance for impairment losses of foreclosed collateral
Penyusutan aset tetap	36	(15)	-	21	Depreciation of fixed assets
Provisi legal	196	-	-	196	Legal provision
Cadangan kerugian penurunan nilai kredit yang diberikan	17.870	(5.985)	-	11.885	Allowance for impairment losses of loans

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21. PERPAJAKAN (lanjutan)

d. Aset (Liabilitas) Pajak Tangguhan - Neto
(lanjutan)

31 Desember 2022/December 31, 2022					
	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	
Cadangan kerugian penurunan nilai kredit yang diberikan	17.870	(5.985)	-	11.885	Allowance for impairment losses of loans
Cadangan kerugian penurunan nilai aset keuangan selain kredit yang diberikan	1.534	596	-	2.130	Allowance for impairment losses on financial assets other than loans
Keuntungan yang belum direalisasi atas perubahan nilai wajar efek-efek yang diklasifikasikan nilai wajar melalui laba rugi	22	151	-	173	Net unrealized gain from change in fair value of marketable securities classified as fair value through profit or loss
Cadangan bonus dan tunjangan lainnya	-	5.752	-	5.752	Bonus accrual and other allowances
Kerugian yang belum direalisasi atas perubahan nilai wajar efek-efek yang diklasifikasikan nilai wajar melalui penghasilan komprehensif lain - neto	5.937	-	10.754	16.691	Net unrealized loss from change in fair value of marketable securities classified as fair value through other comprehensive income - net
Penyusutan aset hak guna dan beban bunga liabilitas sewa	110	441	-	551	Depreciation of rights-of-use assets and interest expense on lease liabilities
Neto	32.073	2.135	10.699	44.907	Net

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:

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:

Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,			
	2023	2022	
Laba sebelum beban pajak	267.531	202.853	Income before tax
Beban pajak penghasilan dengan tarif pajak yang berlaku	58.857	44.628	Income tax expense at the applicable tax rate
Beda tetap - neto	798	1.177	Permanent differences - net
Beban pajak - neto	59.665	45.805	Tax expense - net

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21. PERPAJAKAN (lanjutan)

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. Sampai dengan tanggal penyelesaian laporan keuangan, Bank belum menerima Surat Ketetapan Pajak atas SPHP tersebut.

21. TAXATION (continued)

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. Until the date of completion of financial statement, Bank has not yet received the Tax Assessment letter for the SPHP.

22. 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 Rp3.000 dan RpNihil masing-masing untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022.

Liabilitas imbalan kerja per tanggal-tanggal 31 Desember 2023 dan 2022 berdasarkan perhitungan aktuarial yang dilakukan oleh aktuaris independen, Kantor Konsultan Aktuaria Steven & Mourits, berdasarkan laporannya Nomor 1037/ST-GG-PSAK24-INAP/III/2024 tertanggal 5 Maret 2024 dan laporannya Nomor 1037/ST-GG-PSAK24-INAP/III/2023 tertanggal 20 Maret 2023.

22. 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 Rp3,000 and RpNil for years ended December 31, 2023 and 2022, respectively.

The employee benefits liabilities as of December 31, 2023 and 2022, were based on actuarial calculation performed by an independent actuary, Kantor Konsultan Aktuaria Steven & Mourits, based on their reports Number 1037/ST-GG-PSAK24-INAP/III/2024 dated March 5, 2024 and Number 1037/ST-GG-PSAK24-INAP/III/2023 dated March 20, 2023, respectively.

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22. LIABILITAS IMBALAN KERJA (lanjutan)

Asumsi utama yang digunakan dalam perhitungan aktuaris adalah sebagai berikut:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Tingkat diskonto per tahun	6,80%	7,35%	Discount rate per annum
Tingkat proyeksi kenaikan gaji per tahun	8,00%	8,00%	Salary increase rate per annum
Tingkat pengembalian aset program	6,80%	7,35%	Rate of return plan assets
Usia pensiun normal	55 tahun/years	55 tahun/years	Normal pension age
Tingkat mortalitas (kematian)	TMI - 2019	TMI - 2011	Mortality rate
Tingkat Cacat	10% dari TMI 2019/ 10% from TMI 2019	10% dari TMI 2011/ 10% from TMI 2011	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
Usia 35 - 39 tahun	1,80% per tahun/ year	1,80% per tahun/ year	35 - 39 years old
Usia 40 - 50 tahun	1,20% per tahun/ year	1,20% per tahun/ year	40 - 50 years old
Usia 51 - 52 tahun	0,60% per tahun/ year	0,60% per tahun/ year	51 - 52 years old
Usia 52 tahun ke atas	0%	0%	above 52 years old

Liabilitas imbalan kerja terdiri dari:

Employee benefit liabilities consists of as follows:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Liabilitas program imbalan pasti	21.661	15.115	Defined benefit program obligation

Liabilitas program imbalan pasti

Jumlah liabilitas program imbalan pasti berdasarkan perhitungan aktuaria independen per tanggal-tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

Defined benefit obligation

The balance of defined benefit obligation based on the calculation from independent actuary as of December 31, 2023 and 2022, are as follows:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Nilai kini liabilitas program imbalan pasti	28.442	22.895	Present value of defined benefit program obligation
Nilai wajar aset program	(6.781)	(7.780)	Fair value of plan assets
Total	21.661	15.115	Total

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22. LIABILITAS IMBALAN KERJA (lanjutan)

Liabilitas program imbalan pasti (lanjutan)

Perubahan nilai kini liabilitas program imbalan pasti adalah sebagai berikut:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Saldo awal	22.895	21.612
Beban jasa kini	6.971	4.980
Beban bunga	1.527	1.286
Aset program yang dialihkan	(1.594)	-
Manfaat yang dibayarkan oleh program	(2.801)	(2.007)
Pembayaran imbalan kerja oleh Bank	(48)	(12)
Liabilitas yang harus diakui terkait pengakuan beban jasa lalu	272	368
Penyesuaian atas perubahan metode atribusi	-	(2.857)
(Keuntungan) kerugian aktuarial: perubahan asumsi keuangan	1.068	(519)
experience adjustments	152	44
Saldo akhir	28.442	22.895

Beban program imbalan pasti adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2023	2022
Beban jasa kini	6.971	4.980
Beban bunga	1.527	1.286
Penghasilan bunga aset program	(579)	(615)
Liabilitas yang harus diakui terkait pengakuan beban jasa lalu	272	368
Manfaat tambahan yang dibayarkan	-	8
Penyesuaian atas perubahan metode atribusi	-	(2.857)
Beban imbalan kerja	8.191	3.170

22. EMPLOYEE BENEFITS LIABILITIES (continued)

Defined benefit obligation (continued)

The changes in present value of defined benefit obligation are as follows:

Beginning balance
Current service cost
Interest cost
Transferred assets program
Benefit paid by program
Benefit paid by Bank
Liabilities assumed due to recognition of past service cost
Adjustment due to change in benefits attribution method
Actuarial (gain) loss: changes in financial assumptions
experience adjustments
Ending balance

Defined benefit obligation expense are as follows:

Current service cost
Interest expense
Interest income from plan assets
Liabilities assumed due to recognition of past service cost
Excess benefit paid
Adjustment due to change in benefits attribution method
Employee benefit expense

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22. 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, 2023	31 Desember/ December 31, 2022
Saldo awal	15.115	12.220
Beban imbalan kerja pada laporan laba rugi (Keuntungan) kerugian pengukuran kembali imbalan kerja pada penghasilan komprehensif lain	8.191	3.170
Kontribusi ke aset program	1.403	(255)
Pembayaran imbalan kerja oleh Bank	(3.000)	-
	(48)	(20)
Saldo akhir	21.661	15.115

Perubahan nilai wajar aset program adalah sebagai berikut:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Saldo awal	7.780	9.392
Kontribusi ke aset program	3.000	-
Manfaat yang dibayarkan oleh aset program	(2.801)	(2.007)
Pendapatan bunga dari aset program	579	615
Aset program yang dialihkan	(1.594)	-
Imbal hasil atas aset program, tidak termasuk pendapatan bunga	(183)	(220)
Saldo akhir	6.781	7.780

Pengukuran kembali (kerugian) keuntungan di penghasilan komprehensif lain adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2023	2022
Saldo awal	(693)	(948)
(Keuntungan) kerugian aktuarial atas liabilitas	(1.220)	475
Imbal hasil atas aset program, tidak termasuk pendapatan bunga	(183)	(220)
Saldo akhir	(2.096)	(693)

22. EMPLOYEE BENEFITS LIABILITIES (continued)

Defined benefit obligation (continued)

The reconciliation of change of defined benefit obligation during the year are as follows:

Beginning balance	12.220
Employee benefits expenses charged in statement of profit or loss	3.170
(Gain) loss on remeasurement of employee benefits to other comprehensive income	(255)
Contribution to plan assets	-
Benefit paid by Bank	(20)
Ending balance	15.115

The change of fair value of plan assets are as follows:

Beginning balance	9.392
Contribution to plan assets	-
Benefit paid by plan assets	(2.007)
Interest income from plan assets	615
Transferred plan assets	-
Return on plan assets, excluding interest income	(220)
Ending balance	7.780

Remeasurement of (loss) gain in other comprehensive income are as follows:

Beginning balance	(948)
Actuarial (gain) loss on liability	475
Return on plan assets, excluding interest income	(220)
Ending balance	(693)

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22. LIABILITAS IMBALAN KERJA (lanjutan)

Liabilitas program imbalan pasti (lanjutan)

Seluruh portofolio investasi aset program pada tanggal-tanggal 31 Desember 2023 dan 2022 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 2023 dan 2022 masing-masing adalah 15,83 tahun dan 14,55 tahun.

Berikut menunjukkan analisa sensitivitas nilai kini liabilitas imbalan kerja diasumsikan terdapat perubahan atas tingkat diskonto dan tingkat kenaikan gaji:

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%	
(2.358)	2.705	2.698	(2.397)	Impact on present value employee benefit liabilities

31 Desember/December 31, 2022				
Tingkat diskonto/ Discount Rate		Tingkat kenaikan gaji/ Salary increase rate		
Kenaikan/ Increase 1%	Penurunan/ Decrease 1%	Kenaikan/ Increase 1%	Penurunan/ Decrease 1%	
(1.586)	1.809	1.817	(1.622)	Impact on present value employee benefit liabilities

Analisis profil jatuh tempo pembayaran program imbalan pasti adalah sebagai berikut:

Maturity profile analysis of payment defined benefit obligation are as follows:

31 Desember/ December 31, 2023		
1 tahun/ years	2 - 5 tahun/ years	> 5 tahun/ years
2.515	11.628	128.125

31 Desember/ December 31, 2022		
1 tahun/ years	2 - 5 tahun/ years	> 5 tahun/ years
4.232	9.078	81.085

23. UTANG BUNGA

23. INTEREST PAYABLES

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Rupiah			Rupiah
Deposito berjangka	39.968	19.405	Time deposits
Interbank Call Money	396	545	Interbank Call Money
Deposito on Call	187	234	On Call deposits
Mata uang asing			Foreign currency
Deposito berjangka	927	843	Time deposits
Total	41.478	21.027	Total

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23. UTANG BUNGA (lanjutan)

Pada tanggal-tanggal 31 Desember 2023 dan 2022, utang bunga kepada pihak berelasi masing-masing sebesar Rp2.821 dan Rp1.230 (Catatan 35).

23. INTEREST PAYABLES (continued)

As of December 31, 2023 and 2022, interest payable to related parties are Rp2,821 and Rp1,230, respectively (Note 35).

24. LIABILITAS LAIN-LAIN

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Liabilitas sewa (Catatan 43)	34.387	36.706
Cadangan bonus, insentif, dan penghargaan	31.376	26.146
Setoran Jaminan	4.174	11.230
Cadangan kerugian penurunan nilai komitmen dan kontinjensi (Catatan 34)	11.241	8.572
Biaya yang masih harus dibayar	4.807	5.787
Provisi atas kredit yang belum dicairkan	6.937	2.840
Cadangan iuran OJK	1.731	2.343
Titipan realisasi lelang jaminan	1.449	1.513
Provisi legal (Catatan 38)	-	892
Lain-lain	97	102
Total	96.199	96.131

24. OTHER LIABILITIES

Lease liabilities (Note 43)
Allowance for bonus, incentives, and appreciation
Guarantee Deposits
Allowance for impairment losses commitment and contingencies (Note 34)
Accrued expense
Provision for loan not yet disbursed
Allowance for OJK
Proceeds of collateral auction
Legal provision (Note 38)
Others

Total

Liabilitas sewa merupakan nilai kini dari pembayaran kontrak sewa yang dilakukan oleh Bank.

Lease liabilities represents the present value of the contract lease payments made by the Bank.

Cadangan bonus, insentif dan penghargaan merupakan cadangan atas pembayaran bonus dan insentif kepada karyawan dan penghargaan kepada pengurus Bank.

Allowance for bonus, incentives and appreciation are allowance for payment of bonus and incentives to employees and awards to the Bank's management.

Setoran Jaminan merupakan setoran yang dibayarkan oleh debitur untuk jaminan atas transaksi SKBDN.

Guarantee Deposits are deposits paid from customer for guarantee of SKBDN transaction.

Biaya yang masih harus dibayar merupakan akrual atas pembayaran barang dan jasa ke pihak ketiga.

Accrued expenses are accrued for payment of goods and services to third parties.

Cadangan kerugian penurunan nilai komitmen dan kontinjensi merupakan cadangan yang dibentuk atas akun-akun liabilitas komitmen dan kontinjensi.

Allowance for impairment losses on commitments and contingencies is an allowance provided on commitment and contingent liability accounts.

Cadangan iuran OJK merupakan cadangan atas pembayaran biaya tahunan ke OJK yang akan dibayarkan di triwulan berikutnya.

Allowance for OJK is a accrual for annual fee payments to OJK which will be paid in the following quarter.

Titipan realisasi lelang jaminan merupakan hasil penjualan agunan milik debitur yang belum diselesaikan dengan kredit yang diberikan.

Proceeds of collateral auction is a proceeds of the sale of the debtor's loan collateral which not yet settled to the loans.

Provisi legal merupakan provisi yang dibentuk atas tagihan PPA atas 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") (Catatan 38).

Legal provision is a provision on PPA claims for maturity of 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") (Note 38).

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24. LIABILITAS LAIN-LAIN (lanjutan)

Pengungkapan liabilitas sewa adalah sebagai berikut:

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

24. OTHER LIABILITIES (continued)

Lease liabilities disclosed as follows:

Kategori aset pendasar	Saldo awal 1 Januari 2022/ Beginning balance January 1, 2022	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 2022/ Ending balance December 31, 2022	Category of underlying asset
Bangunan	21.537	1.553	1.696	(9.205)	15.581	Buildings
Komputer dan mesin	15.164	5.545	2.826	(5.860)	17.675	Computer and machine
Kendaraan bermotor	6.457	-	471	(3.478)	3.450	Vehicles
Total	43.158	7.098	4.993	(18.543)	36.706	Total

Analisis jatuh tempo liabilitas lain-lain terkait sewa untuk 31 Desember 2023 dan 2022.

Maturity analysis of other liabilities related with leases as of December 31, 2023 and 2022.

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
< 1 tahun	19.696	20.192	< 1 year
1 - 3 tahun	3.940	15.205	1 - 3 year
3 - 5 tahun	10.751	1.309	3 - 5 year
Total	34.387	36.706	Total

25. MODAL SAHAM

Susunan pemegang saham Bank dan kepemilikannya masing-masing pada tanggal 31 Desember 2023 adalah sebagai berikut:

25. CAPITAL STOCK

The composition of the Bank's shareholders and their respective ownership interest as of December 31, 2023 are as follows:

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

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25. MODAL SAHAM (lanjutan)

Susunan pemegang saham Bank dan kepemilikannya masing-masing pada tanggal 31 Desember 2022 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 Piontama	1.334.124.622	22,47%	133.413	PT Indolife Piontama
PT Samudra Biru	1.042.583.873	17,56%	104.258	PT Samudra Biru
UOB Kay Hian Pte. Ltd. **)	1.034.416.550	17,42%	103.442	UOB Kay Hian Pte. Ltd. **)
PT Gaya Hidup Masa Kini	673.038.150	11,34%	67.304	PT Gaya Hidup Masa Kini
DBS Bank Ltd S/A LTSL as Trustee of NS Financial Fund *)	593.387.750	9,99%	59.339	DBS Bank Ltd S/A LTSL as Trustee of NS Financial Fund *)
PT Philadel Terra Lestari	343.468.200	5,79%	34.347	PT Philadel Terra Lestari
Masyarakat (masing-masing dibawah 5%)	916.074.605	15,43%	91.607	Public (each below 5%)
Total	5.937.093.750	100,00%	593.710	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.

25. CAPITAL STOCK (continued)

The composition of the Bank's shareholders and their respective ownership interest as of December 31, 2022 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.

26. TAMBAHAN MODAL DISETOR

Akun ini merupakan tambahan modal disetor sehubungan dengan penerbitan saham.

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Agio saham	65.492	65.492	Shares premium
Tambahan modal disetor			Additional paid-in capital
Right issue I (2016)	87.500	87.500	Right issue I (2016)
Biaya emisi saham			Share issuance cost
Right issue I (2016)	(3.912)	(3.912)	Right issue I (2016)
Tambahan modal disetor			Additional paid-in capital
Right issue II (2017)	410.112	410.112	Right issue II (2017)
Biaya emisi saham			Share issuance cost
Right issue II (2017)	(7.680)	(7.680)	Right issue II (2017)
Tambahan modal disetor			Additional paid-in capital
Right issue III (2021)	1.159.147	1.159.147	Right issue III (2021)
Biaya emisi saham			Share issuance cost
Right issue III (2021)	(3.317)	(3.317)	Right issue III (2021)
Tambahan modal disetor			Additional paid-in capital
Right issue IV (2022)	780.611	-	Right issue IV (2022)
Biaya emisi saham			Share issuance cost
Right issue IV (2022)	(5.665)	-	Right issue IV (2022)
Saldo akhir	2.482.288	1.707.342	Ending balance

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26. TAMBAHAN MODAL DISETOR (lanjutan)

Berdasarkan keputusan Rapat Dewan Komisaris No. 11 tanggal 8 Februari 2022 dari Leolin Jayayanti, S.H., notaris di Jakarta, disetujui mengenai perubahan anggaran dasar dan peningkatan modal ditempatkan dan disetor penuh dalam rangka Penawaran Umum Terbatas (PUT) III dari semula sebesar 5.654.375.000 lembar saham dengan total nilai nominal Rp565.438 menjadi 5.937.093.750 lembar saham dengan total nilai nominal Rp593.710. Perubahan tersebut telah dicatat di Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dengan surat keputusan No. AHU-AH.01.03-0103367 tanggal 16 Februari 2022.

Bank telah menerima surat persetujuan dari OJK tertanggal 10 Agustus 2022, dimana berdasarkan surat tersebut, OJK menyetujui penambahan modal ditempatkan dan disetor penuh dan agio saham yang bersumber dari pelaksanaan PUT III sejak posisi 31 Desember 2022.

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa tanggal 3 Juni 2022, para pemegang saham Bank menyetujui untuk melakukan penambahan modal melalui Penawaran Umum Terbatas IV (PUT IV) dengan memberikan 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 per lembar saham (nilai penuh) dengan harga pelaksanaan Rp4.050 per lembar saham (nilai penuh). Pemegang saham Bank juga menyetujui untuk memberikan wewenang dan kuasa kepada Dewan Komisaris dan/atau Direksi untuk mengubah Anggaran Dasar Bank sehubungan dengan pelaksanaan PUT IV.

Pada tanggal 30 November 2022, Bank mendapatkan Surat Pemberitahuan Efektif atas PUT IV tersebut dari OJK.

Berdasarkan Akta Pernyataan Keputusan Rapat Dewan Komisaris No. 44 tanggal 23 Februari 2023, disetujui perubahan modal dasar, ditempatkan dan disetor penuh dari hasil Penawaran Umum Terbatas (PUT) IV dari semula sebesar Rp593.710 atau sejumlah 5.937.093.750 lembar saham menjadi sebesar Rp613.472 atau sejumlah 6.134.716.665 lembar saham. Bank telah mengajukan permohonan persetujuan peningkatan modal dasar, ditempatkan dan disetor penuh tersebut ke OJK berdasarkan surat di tanggal 27 Februari 2023.

26. ADDITIONAL PAID-IN CAPITAL (continued)

Based on the decision of the Board of Commissioners Meeting No. 11 dated February 8, 2022 from Leolin Jayayanti, SH, notary in Jakarta, approved the amendment to the articles of association and an increase in the issued and fully paid capital in the framework of the Limited Public Offering (PUT) III from 5,654,375,000 shares with a total nominal value of Rp565,438 to 5,937,093,750 shares with total nominal value of Rp593,710. Such changes were recorded by the Ministry of Laws and Human Rights of the Republic of Indonesia in its decision letter No. AHU.AH.01.03-0103367 dated February 16, 2022.

Bank received approval letter from OJK dated August 10, 2022, whereas according to the letter, OJK has approved the increase in the issued and fully paid capital stock and additional paid-in capital from the exercise of PUT III since December 31, 2022 position.

Based on extraordinary meeting of shareholder dated June 3, 2022, the shareholders of the Bank approved the additional capital through the Limited Public Offering IV (PUT IV) with preemptive rights to the Bank's shareholders at 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 per share (full amount) with exercise price of Rp4,050 per share (full amount). Bank's shareholders also approved to assign the power and authority to Board of Commissioners and/or Directors to change the Bank's Article of Association related to the PUT IV exercise.

On November 30, 2022, the Bank received Effective Notification Letter on PUT IV from OJK.

Based on the Deed of Statement of Decision of the Board of Commissioners Meeting No. 44 dated February 23, 2023, it was approved to change the authorized, issued and fully paid capital from the results of the Limited Public Offering (PUT) IV from the original amounting to Rp593,710 or a total of 5,937,093,750 shares to Rp613,472 or a total of 6,134,716,665 shares. The Bank has submitted an request for approval for the increase in authorized, issued and fully paid capital to OJK based on a letter dated February 27, 2023.

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26. TAMBAHAN MODAL DISETOR (lanjutan)

Bank telah menerima surat persetujuan dari OJK tertanggal 5 Mei 2023, dimana berdasarkan surat tersebut, OJK menyetujui penambahan modal ditempatkan dan disetor penuh dan agio saham yang bersumber dari pelaksanaan PUT IV.

Dana setoran modal

	31 Desember/ December 31, 2023
Tambahan modal disetor	
<i>Right issue IV (2022)</i>	-
Biaya emisi saham	
<i>Right issue IV (2022)</i>	-
Saldo akhir	-

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa tanggal 3 Juni 2022, para pemegang saham Bank menyetujui untuk melakukan penambahan modal melalui Penawaran Umum Terbatas IV (PUT IV) dengan memberikan 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 per lembar saham (nilai penuh) dengan harga pelaksanaan Rp4.050 per lembar saham (nilai penuh). Pemegang saham Bank juga menyetujui untuk memberikan wewenang dan kuasa kepada Dewan Komisaris dan/atau Direksi untuk mengubah Anggaran Dasar Bank sehubungan dengan pelaksanaan PUT IV.

Pada tanggal 30 November 2022, Bank mendapatkan Surat Pemberitahuan Efektif atas PUT IV tersebut dari OJK.

Pada tanggal 31 Desember 2022, Bank mencatat dana hasil PUT IV sebesar Rp794.708 sebagai dana setoran modal karena belum diaktakan dan belum mendapatkan persetujuan dari OJK.

Berdasarkan Akta Pernyataan Keputusan Rapat Dewan Komisaris No. 44 tanggal 23 Februari 2023, disetujui perubahan modal dasar, ditempatkan dan disetor penuh dari hasil Penawaran Umum Terbatas (PUT) IV dari semula sebesar Rp593.710 atau sejumlah 5.937.093.750 lembar saham menjadi sebesar Rp613.472 atau sejumlah 6.134.716.665 lembar saham.

26. ADDITIONAL PAID-IN CAPITAL (continued)

Bank received approval letter from OJK dated May 5, 2023, whereas according to the letter, OJK has approved the increase in the issued and fully paid capital stock and additional paid-in capital from the exercise of PUT IV.

Capital deposit fund

	31 Desember/ December 31, 2022	
		<i>Additional paid-in capital</i>
	800.373	<i>Right issue IV (2022)</i>
	(5.665)	<i>Share issuance cost</i>
	794.708	<i>Right issue IV (2022)</i>
		<i>Ending balance</i>

Based on extraordinary meeting of shareholder dated June 3, 2022, the shareholders of the Bank approved the additional capital through the Limited Public Offering IV (PUT IV) with pre-emptive rights to the Bank's shareholders at 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 per share (full amount) with exercise price of Rp4,050 per share (full amount). Bank's shareholders also approved to assign the power and authority to Board of Commissioners and/or Directors to change the Bank's Article of Association related to the PUT IV exercise.

On November 30, 2022, the Bank received Effective Notification Letter on PUT IV from OJK.

As of December 31, 2022, Bank recorded the fund from PUT IV amounting to Rp794,708 as capital deposit fund due to it has not been notarized nor obtained approval from OJK.

Based on the Deed of Statement of Decision of the Board of Commissioners Meeting No. 44 dated February 23, 2023, it was approved to change the authorized, issued and fully paid capital from the results of the Limited Public Offering (PUT) IV from the original amounting to Rp593,710 or a total of 5,937,093,750 shares to Rp613,472 or a total of 6,134,716,665 shares.

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26. TAMBAHAN MODAL DISETOR (lanjutan)

Pada tanggal 5 Mei 2023, Bank mendapatkan Surat dari OJK yang menyetujui pencatatan hasil pelaksanaan PUT IV tersebut dari dana setoran modal menjadi komponen modal disetor dan tambahan modal disetor.

26. ADDITIONAL PAID-IN CAPITAL (continued)

On May 5, 2023, the Bank received Letter from OJK which approved the recording of the exercise of PUT IV from capital deposit fund to become capital stock and additional paid-in capital.

27. PENGGUNAAN LABA NETO

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.

Berdasarkan Rapat Umum Pemegang Saham Bank tanggal 3 Juni 2022, Pemegang saham Bank menyetujui untuk mengalokasikan laba bersih tahun 2021 sebesar Rp7.950 sebagai cadangan umum.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, cadangan umum Bank masing-masing sebesar Rp64.995 dan Rp33.586. 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.

27. APPROPRIATION OF NET INCOME

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.

Based on the General Meeting of Shareholders of the Bank dated June 3, 2022, the shareholders of the Bank agreed to allocate the net income for year 2021 amounting to Rp7,950 as general reserve.

As of December 31, 2023 and 2022, the Bank's general reserves amounted to Rp64,995 and Rp33,586, 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.

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28. PENDAPATAN BUNGA

28. INTEREST INCOME

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2023	2022	
Kredit yang diberikan	1.168.862	676.315	Loans
Efek-efek	279.133	328.710	Marketable securities
Efek-efek yang dibeli dengan janji untuk dijual kembali	152.533	57.797	Securities purchased under resale agreements
Penempatan pada Bank Indonesia dan bank lain	104.034	87.907	Placements with Bank Indonesia and other banks
Tagihan anjak piutang	9.852	13.659	Factoring receivables
Giro pada Bank Indonesia dan bank lain	12.191	8.362	Current account with Bank Indonesia and other banks
Total	1.726.605	1.172.750	Total

Pendapatan bunga yang diterima dari pihak berelasi untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp9.592 dan Rp7.921 atau masing-masing sebesar 0,56% dan 0,68% dari jumlah pendapatan bunga (Catatan 35).

Interest income from related parties for year ended December 31, 2023 and 2022 are Rp9,592 and Rp7,921 or 0.56% and 0.68% from total interest income, respectively (Note 35).

29. BEBAN BUNGA

29. INTEREST EXPENSE

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2023	2022	
Simpanan dari nasabah			Deposits from customer
Deposito berjangka	709.641	323.677	Time deposits
Giro	235.607	242.805	Current accounts
Tabungan	15.154	8.168	Saving accounts
	960.402	574.650	
Simpanan dari bank lain			Deposits from other banks
Interbank call money	5.758	1.350	Interbank call money
Giro	430	705	Current accounts
Deposito berjangka	7.407	200	Time deposits
	13.595	2.255	
Premi Lembaga Penjamin Simpanan (Catatan 36)	37.722	30.993	Deposit Insurance Agency Premium (Note 36)
Lain-lain	3.997	4.993	Others
Efek-efek yang dijual dengan janji dibeli kembali	915	982	Securities sold under repurchase agreements
Total	1.016.631	613.873	Total

Beban bunga yang dibayarkan ke pihak berelasi untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp243.971 dan Rp185.975 atau masing-masing sebesar 24,00% dan 30,30% dari jumlah beban bunga (Catatan 35).

Interest expense from related parties for year ended December 31, 2023 and 2022 are Rp243,971 and Rp185,975 or 24.00% and 30.30% from total interest expense, respectively (Note 35).

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30. PENYISIHAN KERUGIAN PENURUNAN NILAI

30. PROVISION FOR IMPAIRMENT LOSSES

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2023	2022	
Kredit yang diberikan (Catatan 10)	103.478	95.688	Loans (Note 10)
Efek-efek (Catatan 8)	11.206	629	Marketable securities (Note 8)
Komitmen dan kontinjensi (Catatan 34)	2.669	2.328	Commitments and contingencies (Note 34)
Penempatan pada Bank Indonesia dan bank lain (Catatan 7)	618	(330)	Placements with Bank Indonesia and other banks (Note 7)
Giro pada bank lain (Catatan 6)	1	6	Current accounts with other banks (Note 6)
Aset lain-lain (Catatan 16)	(31)	2.307	Other assets (Note 16)
Tagihan akseptasi (Catatan 12)	(4)	50	Acceptance receivables (Note 12)
Total	117.935	100.678	Total

31. BEBAN TENAGA KERJA

31. PERSONNEL EXPENSES

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2023	2022	
Gaji direksi dan karyawan	140.006	95.598	Directors and employee's salary
Bonus, insentif, dan penghargaan	28.644	22.308	Bonus, incentives, and appreciation
Tunjangan hari raya	10.575	8.403	Holidays allowance
Gaji dan upah tenaga kerja <i>outsourcing</i>	15.234	11.510	Salary and wage for outsourcing employee
Asuransi tenaga kerja	12.057	7.909	Employee's insurance
Imbalan kerja (Catatan 22)	8.191	3.170	Employee benefits (Note 22)
Honorarium komisaris	1.564	2.448	Commissioner compensation
Tunjangan karyawan	2.830	1.666	Employee's allowance
Lain-lain	708	646	Others
Total	219.809	153.658	Total

**32. BEBAN UMUM DAN ADMINISTRASI DAN
OPERASIONAL LAINNYA - LAIN-LAIN**

**32. 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,		
	2023	2022	
Barang dan jasa	58.469	51.347	Good and services
Penyusutan aset tetap dan aset hak guna (Catatan 15)	54.959	39.070	Depreciation of fixed assets and rights of use assets (Note 15)
Pemeliharaan dan perbaikan	17.763	17.536	Repair and maintenance
Promosi	8.716	4.112	Promotion
Pendidikan dan pelatihan	4.855	3.895	Training and education
Sewa	4.627	3.259	Rent
Asuransi	760	781	Insurance
Pajak	530	353	Tax
Lain-lain	69	94	Others
Total	150.748	120.447	Total

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32. BEBAN UMUM DAN ADMINISTRASI DAN OPERASIONAL LAINNYA - LAIN-LAIN (lanjutan)

b. Beban Operasional Lainnya - Lain-Lain

Beban operasional lainnya - lain-lain terdiri dari beban kerugian operasional, beban iuran OJK dan lain-lain.

32. GENERAL AND ADMINISTRATIVE AND OTHER OPERATING EXPENSES - OTHERS (continued)

b. Other Operating Expenses - Others

Other operating expenses - others consist of operating loss expenses, OJK fees and others.

33. 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.

33. 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,	
	2023	2022
Laba bersih tahun berjalan	207.876	157.048
Jumlah rata-rata tertimbang saham biasa yang beredar	6.134.716.665	5.937.093.750
Laba per saham dasar (nilai penuh)	33,89	26,45

Net income for the year
Weighted average number of
ordinary shares outstanding

Basic earnings per share (full amount)

Perhitungan laba per saham dilusian dengan mempertimbangkan dana setoran modal adalah sebagai berikut:

The calculation of diluted earnings per share by considering the capital deposit fund are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2023	2022
Laba bersih tahun berjalan	207.876	157.048
Jumlah rata-rata tertimbang saham biasa yang beredar	6.134.716.665	5.943.049.509
Laba per saham dilusian (nilai penuh)	33,89	26,43

Net income for the year
Weighted average number of
ordinary shares outstanding

Diluted earnings per share (full amount)

34. KOMITMEN DAN KONTINJENSI

Ikhtisar komitmen dan kontinjensi Bank yang dinyatakan dalam nilai kontrak serta dengan mata uang Rupiah adalah sebagai berikut:

34. COMMITMENTS AND CONTINGENCIES

The Bank's commitments and contingencies at the equivalent Rupiah based on contractual amounts are as follows:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Tagihan komitmen			Commitment receivables
Posisi pembelian spot dan derivatif yang masih berjalan	36.394	146.111	Buy spot and derivative on process
Lainnya	740	-	Others
Total tagihan komitmen	37.134	146.111	Total commitment receivables

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34. KOMITMEN DAN KONTINJENSI (lanjutan)

Ikhtisar komitmen dan kontinjensi Bank yang dinyatakan dalam nilai kontrak serta dengan mata uang Rupiah adalah sebagai berikut: (lanjutan)

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Kewajiban komitmen		
Fasilitas kredit yang belum digunakan	(1.900.233)	(2.096.327)
Penjualan spot dan derivatif yang masih berjalan	(146.386)	(137.549)
<i>Irrevocable letters of credit</i> yang masih berjalan	(25.010)	(21.529)
Total kewajiban komitmen	(2.071.629)	(2.255.405)
Komitmen - neto	(2.034.495)	(2.109.294)
Kontinjensi		
Kewajiban kontinjensi Bank Garansi	(111.161)	(33.598)
Total kewajiban kontinjensi	(111.161)	(33.598)
Komitmen dan kontinjensi - neto	(2.145.656)	(2.142.893)

34. COMMITMENTS AND CONTINGENCIES (continued)

The Bank's commitments and contingencies at the equivalent Rupiah based on contractual amounts are as follows: (continued)

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

Saldo bank garansi yang dijamin dengan deposito berjangka pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp53.152 dan Rp480. Sedangkan pada tanggal-tanggal 31 Desember 2023 dan 2022, saldo bank garansi yang dijamin dengan giro masing-masing sebesar RpNihil (Catatan 18).

Bank guarantee covered with collateral of time deposit as of December 31, 2023 and 2022 are Rp53,152 and Rp480, respectively. While as of December 31, 2023 and 2022, bank guarantee covered with collateral of current accounts are RpNil, respectively (Note 18).

Tabel berikut menyajikan perubahan nilai tercatat fasilitas kredit yang belum digunakan.

The following table presents the changes in the carrying value of unused loan facility.

	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 setelah pengalihan	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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34. KOMITMEN DAN KONTINJENSI (lanjutan)

Tabel berikut menyajikan perubahan nilai tercatat fasilitas kredit yang belum digunakan. (lanjutan)

	31 Desember 2022/December 31, 2022			
	Stage 1	Stage 2	Stage 3	Total
Fasilitas kredit yang belum digunakan				
Saldo awal	1.436.925	-	1.050	1.437.975
Transfer dari kerugian kredit ekspektasian 12 bulan (stage 1)	(1.847)	1.847	-	-
Transfer dari kredit yang diberikan yang mengalami penurunan nilai (stage 3)	993	57	(1.050)	-
Total saldo awal setelah pengalihan	1.436.071	1.904	-	1.437.975
Aset keuangan baru yang diterbitkan atau dibeli	1.457.715	7.103	-	1.464.818
Aset keuangan yang dihentikan pengakuannya	(806.466)	-	-	(806.466)
Total	2.087.320	9.007	-	2.096.327

Unused loan facilities
Beginning balance
Transfer from 12 months expected credit loss (stage 1)
Transfer from impaired loans (stage 3)
Total beginning balance after transfer
New financial assets issued or purchased
Financial assets derecognized
Total

Tabel berikut menyajikan perubahan cadangan kerugian ekspektasian fasilitas kredit yang belum digunakan.

	31 Desember 2023/December 31, 2023			
	Stage 1	Stage 2	Stage 3	Total
Saldo awal	7.350	1.089	-	8.439
Transfer dari kerugian kredit ekspektasian 12 bulan (stage 1)	(36)	32	4	-
Transfer dari kerugian kredit ekspektasian tidak mengalami penurunan nilai (stage 2)	258	(258)	-	-
Total saldo awal setelah pengalihan	7.572	863	4	8.439
Pengukuran kembali bersih penyisihan kerugian	(46)	(96)	14	(128)
Aset keuangan baru yang diterbitkan atau dibeli	8.574	1	-	8.575
Aset keuangan yang dihentikan pengakuannya	(5.077)	(766)	-	(5.843)
Total penambahan	3.451	(861)	14	2.604
Saldo akhir	11.023	2	18	11.043

Beginning balance
Transfer from 12 months expected credit loss (stage 1)
Transfer for lifetime expected credit loss - unimpaired (stage 2)
Total beginning balance after transfer
Net remeasurement of allowance
Financial assets issued or purchased
Financial assets derecognized
Total additional
Ending balance

	31 Desember 2022/December 31, 2022			
	Stage 1	Stage 2	Stage 3	Total
Saldo awal	6.111	-	5	6.116
Transfer dari kerugian kredit ekspektasian 12 bulan (stage 1)	(5)	5	-	-
Transfer dari kredit yang diberikan yang mengalami penurunan nilai (stage 3)	5	-	(5)	-
Total saldo awal setelah pengalihan	6.111	5	-	6.116
Pengukuran kembali bersih penyisihan kerugian	(787)	1.082	-	295
Aset keuangan baru yang diterbitkan atau dibeli	4.846	2	-	4.848
Aset keuangan yang dihentikan pengakuannya	(2.820)	-	-	(2.820)
Total penambahan	1.239	1.084	-	2.323
Saldo akhir	7.350	1.089	-	8.439

Beginning balance
Transfer from 12 months expected credit loss (stage 1)
Transfer from impaired loans (stage 3)
Total beginning balance after transfer
Net remeasurement of allowance
Financial assets issued or purchased
Financial assets derecognized
Total additional
Ending balance

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34. KOMITMEN DAN KONTINJENSI (lanjutan)

34. COMMITMENTS AND CONTINGENCIES (continued)

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,		
	2023	2022	
Saldo awal	22.983	1.569	Beginning balance
Pengukuran kembali	(8.880)	(727)	Remeasurement
Aset keuangan yang baru diterbitkan	295.512	445.995	New financial assets issued
Aset keuangan yang dihentikan pengakuannya	(284.605)	(425.308)	Financial assets derecognized
Saldo akhir	25.010	21.529	Ending balance

Mutasi cadangan kerugian penurunan nilai *letter of credit* yang diterbitkan (semua *letter of credit* adalah stage 1) adalah sebagai berikut:

Movement of allowance for impairment losses 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,		
	2023	2022	
Saldo awal	14	4	Beginning balance
Aset keuangan yang baru diterbitkan	24	14	New financial assets issued
Aset keuangan yang dihentikan pengakuannya	(14)	(4)	Financial assets derecognized
Saldo akhir	24	14	Ending balance

Mutasi nilai tercatat bank garansi yang diterbitkan (semua bank garansi adalah stage 1) adalah sebagai berikut:

Movement of carrying value of bank guarantee issued (all bank guarantees are stage 1) are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2023	2022	
Saldo awal	33.598	24.650	Beginning balance
Aset keuangan yang baru diterbitkan	106.211	33.598	New financial assets issued
Aset keuangan yang dihentikan pengakuannya	(28.648)	(24.650)	Financial assets derecognized
Saldo akhir	111.161	33.598	Ending balance

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34. KOMITMEN DAN KONTINJENSI (lanjutan)

Mutasi 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,	
	2023	2022
Saldo awal	119	124
Aset keuangan yang baru diterbitkan	149	119
Aset keuangan yang dihentikan pengakuannya	(94)	(124)
Saldo akhir	174	119

34. COMMITMENTS AND CONTINGENCIES (continued)

Movement of allowance of impairment losses of bank guarantee issued (all bank guarantee are stage 1) are as follows:

Beginning balance
New financial assets issued
Financial assets derecognized
Ending balance

35. 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.

35. 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

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35. TRANSAKSI DENGAN PIHAK-PIHAK YANG BERELASI (lanjutan)

35. TRANSACTIONS WITH RELATED PARTIES (continued)

Pihak Berelasi/ Related parties	Sifat dari hubungan/ Nature of relationship	Sifat dari Transaksi/ Nature of Transaction
PT Indomobil Insurance Consultant	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 Sukses Internasional	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 Indosurance Broker Utama	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 Indopropertama Nusapersada	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 Pelayaran Tahta Bahtera	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 Bina Raya Perkasa	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 IMG Sejahtera Langgeng	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 Cakrawala Citra	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 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>	Simpanan nasabah, Utang bunga dan Beban bunga / <i>Deposits from customer, Interest payables and Interest expense</i>

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35. TRANSAKSI DENGAN PIHAK-PIHAK YANG BERELASI (lanjutan)

35. TRANSACTIONS WITH RELATED PARTIES (continued)

Pihak Berelasi/ Related parties	Sifat dari hubungan/ Nature of relationship	Sifat dari Transaksi/ Nature of Transaction
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>
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>

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35. TRANSAKSI DENGAN PIHAK-PIHAK YANG BERELASI (lanjutan)

35. TRANSACTIONS WITH RELATED PARTIES (continued)

Pihak Berelasi/ Related parties	Sifat dari hubungan/ Nature of relationship	Sifat dari Transaksi/ Nature of Transaction
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>
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, 2023	31 Desember/ December 31, 2022
Aset		Assets
Kredit yang diberikan (Catatan 10)	167.656	142.903
Piutang bunga (Catatan 11)	195	152
Tagihan derivatif (Catatan 13)	1.356	620
Aset lain-lain (Catatan 16)	3.540	2.239
Total aset yang terkait dengan pihak berelasi	172.747	145.914
Persentase terhadap total aset	0,71%	0,71%
Liabilitas		Liabilities
Liabilitas derivatif (Catatan 13)	-	164
Simpanan dari nasabah (Catatan 18)	5.200.509	4.574.564
Utang bunga (Catatan 23)	2.821	1.230
Liabilitas lain-lain	5.826	11.263
Total liabilitas yang terkait dengan pihak berelasi	5.209.156	4.587.057
Persentase terhadap total liabilitas	25,01%	27,00%
	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2023	2022
PENDAPATAN DAN BEBAN		INCOME AND EXPENSE
Pendapatan bunga (Catatan 28)	9.592	7.921
Beban bunga (Catatan 29)	243.971	185.975
Persentase terhadap jumlah pendapatan dan beban		Percentage to total income and expense
Pendapatan bunga	0,56%	0,68%
Beban bunga	24,00%	30,30%

Kompensasi kepada personel manajemen kunci

Untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 gaji dan kompensasi lainnya (semuanya dalam bentuk imbalan jangka pendek) yang dibayarkan kepada Komisaris dan Direksi Bank masing-masing sejumlah Rp27.562 dan Rp21.285.

Compensation of key management personnel

For the year ended December 31, 2023 and 2022 salaries and other benefits (all included as short-term compensations) of Commissioners and Directors of the Bank amounted to Rp27,562 and Rp21,285, respectively.

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36. SEGMENT OPERASI

Informasi segmen Bank disajikan berdasarkan jenis kegiatan usahanya, yaitu pemasaran dan kredit, treasuri, dan *trade finance*. Kegiatan usaha tersebut menjadi dasar pelaporan informasi segmen primer Bank sebagai berikut:

36. OPERATING SEGMENTS

Bank's segment information presented by type of business activities, such as marketing and loans, treasury and trade finance. That segment activities become the basis of primary segment reporting information as follows:

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, 2022					
	Pemasaran dan Kredit/ Marketing and Loans	Treasuri/ Treasury	Trade Finance	Total	
Pendapatan					Income
Pendapatan bunga	676.314	482.776	13.660	1.172.750	Interest income
Pendapatan operasional lainnya	2.225	8.695	2.750	13.670	Other operating income
Total pendapatan	678.539	491.471	16.410	1.186.420	Total income
Beban					Expense
Beban bunga	(610.636)	(3.237)	-	(613.873)	Interest expenses
Beban operasional lainnya	(100.316)	(306)	(56)	(100.678)	Other operating expenses
Total beban	(710.952)	(3.543)	(56)	(714.551)	Total expense
Pendapatan yang tidak dapat dialokasikan				16.563	Unallocated income
Beban yang tidak dapat dialokasikan				(285.579)	Unallocated expense
Laba sebelum beban pajak				202.853	Income before tax expense
Beban pajak				(45.805)	Tax expense
Laba bersih tahun berjalan				157.048	Net income for the year

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36. 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)

36. 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	
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

31 Desember/December 31, 2022					
	Pemasaran dan Kredit/ Marketing and Loans	Treasuri/ Treasury	Trade Finance	Total	
Aset					Assets
Aset segmen	9.536.042	10.429.118	280.085	20.245.245	Segment assets
Aset yang tidak dapat dialokasikan				307.491	Unallocated assets
Total aset				20.552.736	Total assets
Liabilitas					Liabilities
Liabilitas segmen	15.491.730	1.508.951	124.781	17.125.462	Segment liabilities
Liabilitas yang tidak dapat dialokasikan				139.186	Unallocated liabilities
Total liabilitas				17.264.648	Total liabilities

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37. 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.

38. 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.

37. 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.

38. 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.

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38. INFORMASI LAINNYA (lanjutan)

a. Manajemen Modal

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.

Rasio kecukupan modal pada tanggal-tanggal 31 Desember 2023 dan 2022 yang dihitung sesuai dengan Peraturan Bank Indonesia adalah sebagai berikut:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Modal		
Modal inti (Tier 1)		
Modal inti utama (CET-1)	3.471.368	3.219.420
Modal inti tambahan (AT-1)	-	-
Total modal inti (Tier 1)	3.471.368	3.219.420
Modal pelengkap (Tier 2)	156.650	115.332
Total modal	3.628.018	3.334.752
Aset tertimbang menurut risiko (ATMR):		
Risiko kredit setelah memperhitungkan risiko spesifik	13.332.473	10.316.480
Risiko pasar	31.420	1.654
Risiko operasional	537.024	397.232
Total ATMR untuk risiko kredit, pasar dan operasional	13.900.917	10.715.366
Rasio KPMM		
Rasio CET-1	24,97%	30,04%
Rasio Tier 1	24,97%	30,04%
Rasio Tier 2	1,13%	1,08%
Rasio Total	26,10%	31,12%
Rasio Minimum CET-1	4,50%	4,50%
Rasio Minimum Tier 1	6,00%	6,00%
Rasio KPMM Minimum berdasarkan profil risiko	9,00%	9,00%

- b. Rasio Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap total aset produktif pada tanggal-tanggal 31 Desember 2023 dan 2022 adalah masing-masing sebesar 1,48% dan 1,25%.

38. OTHER INFORMATION (continued)

a. Capital Management

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.

CAR as of December 31, 2023 and 2022 calculated in accordance with Bank Indonesia regulation are as follows:

Capital
Core capital (Tier 1)
Common equity (CET-1)
Additional Tier (AT-1)
Total core capital (Tier 1)
Supplementary capital (Tier 2)
Total capital
Risk weighted assets (ATMR):
Credit risk after taking the specific risk
Market risk
Operational risk
Total ATMR for credit risk, market and operational
Capital Adequacy Ratio
CET-1 Ratio
Tier 1 Ratio
Tier 2 Ratio
Total Ratio
CET-1 Minimum Ratio
Tier 1 Minimum Ratio
Minimum CAR based on risk profile

- b. Allowance of impairment losses (CKPN) ratio of financial assets to total earning assets as of December 31, 2023 and 2022 amounting to 1.48% and 1.25%, respectively.

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38. INFORMASI LAINNYA (lanjutan)

- c. Rasio aset produktif bermasalah terhadap jumlah aset produktif pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar 1,75% dan 0,79%.
- d. Rasio kredit terhadap jumlah pendanaan (*Loan to funding ratio* - LFR) pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar 65,60% dan 63,06%.
- e. 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.

38. OTHER INFORMATION (continued)

- c. The non performing earning assets ratio to total earning assets as of December 31, 2023 and 2022 amounting to 1.75% and 0.79%, respectively.
- d. Loan to funding ratio (LFR) as of December 31, 2023 and 2022 amounting to 65.60% and 63.06%, respectively.
- e. 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 it's 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.

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38. INFORMASI LAINNYA (lanjutan)

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, sehingga sisa tagihan atas piutang per 31 Desember 2022 adalah sebesar Rp892 (Catatan 24).

Pada tanggal 19 September 2023, Bank telah menerima tagihan atas piutang tersebut dari Kementerian Keuangan sebesar USD134.572,93 (nilai penuh). Bank telah melakukan pembayaran atas tagihan tersebut secara penuh pada tanggal 26 September 2023, sehingga sisa tagihan atas piutang per 31 Desember 2023 adalah sebesar RpNihil (Catatan 24).

39. 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.

38. OTHER INFORMATION (continued)

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, therefore the remaining bill as of December 31, 2022 is amounted to Rp892 (Note 24).

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 (Note 24).

39. 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.

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39. MANAJEMEN RISIKO (lanjutan)

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.

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.
- c. 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.

39. RISK MANAGEMENT (continued)

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.

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. *Assesing 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.

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39. MANAJEMEN RISIKO (lanjutan)

Hasil penilaian profil Bank telah disampaikan kepada Dewan Komisaris, Direksi dan Otoritas Jasa Keuangan (OJK) secara triwulanan. Untuk profil risiko Bank posisi 31 Desember 2023 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.

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.

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.

39. RISK MANAGEMENT (continued)

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, 2023, 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.

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.

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.

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39. MANAJEMEN RISIKO (lanjutan)

Risiko kredit (lanjutan)

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.

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.

39. RISK MANAGEMENT (continued)

Credit risk (continued)

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.

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.

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39. MANAJEMEN RISIKO (lanjutan)

Risiko kredit (lanjutan)

- (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.

Tabel dibawah ini menunjukkan *net maximum exposure* atas risiko kredit untuk efek-efek yang dibeli dengan janji dijual kembali pada tanggal-tanggal 31 Desember 2023 dan 2022.

39. RISK MANAGEMENT (continued)

Credit risk (continued)

- (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.

The table below shows the *net maximum exposure* of credit risk on securities purchased under resale agreements on December 31, 2023 and 2022.

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
31 Desember/December 31, 2022				
Keterangan Descriptions/	Eksposur maksimum/ Maximum Exposure	Agunan/ Collateral	Eksposur neto/ Net exposure	
Efek-efek yang dibeli dengan janji dijual kembali	863.159	904.626	-	Securities purchased under resale agreements

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39. MANAJEMEN RISIKO (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:

a) Geografis

39. 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:

a) Geographical location

	31 Desember/December 31, 2023			
	Jabodetabek	Luar/Outside Jabodetabek	Total	
Giro pada Bank Indonesia	1.600.005	-	1.600.005	Current account with Bank Indonesia
Giro pada bank lain	110.028	68.872	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	3.192.175	125.571	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	4.183.279	3.206.035	7.389.314	Working capital
Investasi	3.401.892	1.457.270	4.859.162	Investment
Konsumsi	294.430	134.280	428.710	Consumer
Tagihan akseptasi	93.108	-	93.108	Acceptance receivables
Tagihan derivatif	1.471	-	1.471	Derivative receivables
Piutang bunga	76.820	12.152	88.972	Interest receivables
Aset lain-lain*)	115.761	-	115.761	Other assets*)
Total	19.440.203	5.004.180	24.444.383	Total
Cadangan kerugian penurunan nilai	(211.323)	(124.798)	(336.121)	Allowance for impairment losses
Neto	19.228.880	4.879.382	24.108.262	Net

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39. MANAJEMEN RISIKO (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, 2022		
	Jabodetabek	Luar/Outside Jabodetabek	Total
Giro pada Bank Indonesia	1.391.514	-	1.391.514
Giro pada bank lain	120.798	56.387	177.185
Penempatan pada Bank Indonesia dan bank lain	2.840.755	-	2.840.755
Efek-efek			
Biaya perolehan diamortisasi	1.495.117	50.000	1.545.117
Nilai wajar melalui penghasilan komprehensif lain	3.288.658	124.083	3.412.741
Nilai wajar melalui laba rugi	141.342	-	141.342
Efek-efek yang dibeli dengan janji dijual kembali	863.159	-	863.159
Kredit yang diberikan			
Modal kerja	4.076.235	2.560.013	6.636.248
Investasi	1.634.638	1.115.385	2.750.023
Konsumsi	228.942	134.032	362.974
Tagihan akseptasi	113.418	-	113.418
Tagihan derivatif	783	-	783
Piutang bunga	71.434	9.608	81.042
Aset lain-lain*)	176.244	-	176.244
Total	16.443.037	4.049.508	20.492.545
Cadangan kerugian penurunan nilai	(139.227)	(98.715)	(237.942)
Neto	16.303.810	3.950.793	20.254.603

*) Aset lain-lain terdiri dari tagihan anjak piutang, setoran jaminan, dan tagihan ATM Bersama

39. 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
Derivative receivables
Interest receivables
Other assets*)
Total
Allowance for impairment losses
Net

*) Other assets consist of factoring receivables, security deposit, and ATM Bersama receivables

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39. MANAJEMEN RISIKO (lanjutan)

39. RISK MANAGEMENT (continued)

Risiko kredit (lanjutan)

Credit risk (continued)

b) Jenis counterparties

b) Counterparty types

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 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*)	-	-	-	115.666	-	115.666	Other assets*)
Neto	6.592.447	2.167.415	1.015.380	14.276.626	56.394	24.108.262	Net

31 Desember/December 31, 2022							
	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	1.391.514	-	-	-	-	1.391.514	Bank Indonesia
Giro pada							Current accounts
bank lain - neto	-	177.179	-	-	-	177.179	with other banks - net
Penempatan pada							Placements with
Bank Indonesia	2.790.755	49.941	-	-	-	2.840.696	Bank Indonesia
dan bank lain - neto							and other banks - net
Efek-efek							Marketable securities
Biaya perolehan							Amortized cost - net
diamortisasi - neto	-	219.887	361.451	963.687	-	1.545.025	
Nilai wajar melalui							Fair value through
Penghasilan							other comprehensive
komprehensif							income - net
lain - neto	2.054.831	15.540	309.496	1.032.874	-	3.412.741	
Nilai wajar melalui							Fair value through
laba rugi	39.337	-	102.005	-	-	141.342	profit or loss
Efek-efek yang dibeli							Securities purchased
dengan janji							under resale
dijual kembali	622.100	241.059	-	-	-	863.159	agreements
Kredit yang diberikan							Loans
Modal kerja - neto	-	23.168	124.795	4.880.775	1.481.519	6.510.257	Working capital - net
Investasi - neto	-	-	-	2.399.259	286.343	2.685.602	Investment - net
Konsumsi - neto	-	-	-	-	315.819	315.819	Consumer - net
Tagihan akseptasi							Acceptance receivables - net
- neto	-	-	-	113.326	-	113.326	
Tagihan derivatif	-	163	-	620	-	783	Derivative receivables
Piutang bunga	21.240	1.461	4.974	47.271	6.096	81.042	Interest receivables
Aset lain-lain*)	-	-	-	176.118	-	176.118	Other assets*)
Neto	6.919.777	728.398	902.721	9.613.930	2.089.777	20.254.603	Net

*) Aset lain-lain terdiri dari setoran jaminan, tagihan ATM Bersama dan tagihan anjak piutang

*) Other assets consist of security deposit, ATM Bersama receivables and factoring receivables

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39. MANAJEMEN RISIKO (lanjutan)

Risiko kredit (lanjutan)

b) Jenis *counterparties* (lanjutan)

Tabel di bawah ini menunjukkan eksposur maksimum risiko kredit Bank untuk komitmen dan garansi.

39. RISK MANAGEMENT (continued)

Credit risk (continued)

b) *Counterparty types (continued)*

The table below shows the Bank's maximum credit risk exposure for commitments and guarantees.

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							Unused loan
belum digunakan	-	-	419.272	1.260.524	220.437	1.900.233	facilities
Letter of Credit	-	-	-	25.010	-	25.010	Letter of credit
Neto	-	-	419.272	1.377.045	240.087	2.036.404	Net

31 Desember/December 31, 2022

	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	-	-	-	22.498	11.100	33.598	Bank guarantees
Fasilitas							
kredit yang							Unused loan
belum digunakan	-	-	16	1.475.531	620.780	2.096.327	facilities
Letter of Credit	-	-	-	21.529	-	21.529	Letter of credit
Neto	-	-	16	1.519.558	631.880	2.151.454	Net

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39. MANAJEMEN RISIKO (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 2023 dan 2022 tanpa memperhitungkan adanya agunan yang dikuasai atau *credit enhancement* lainnya adalah sebagai berikut:

39. RISK MANAGEMENT (continued)

Credit risk (continued)

(iii) Credit quality of financial assets

The information on the credit quality of neither past due nor impaired financial assets (gross of allowance for impairment losses) as of December 31, 2023 and 2022 without taking into account of any collateral held or other credit enhancements are as follows:

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 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	112.676	-	-	115.761	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

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39. MANAJEMEN RISIKO (lanjutan)

39. 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, 2022					
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ <i>neither past due nor impaired</i>	Tingkat standar/ <i>Standard grade</i>	Jatuh tempo dan tidak mengalami penurunan nilai/ <i>Past due but not impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Total	
Giro pada Bank Indonesia	1.391.514	-	-	-	1.391.514	Current account with Bank Indonesia
Giro pada bank lain	177.185	-	-	-	177.185	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	2.840.755	-	-	-	2.840.755	Placements with Bank Indonesia and other banks
Efek-efek						Marketable securities
Biaya perolehan diamortisasi	1.545.117	-	-	-	1.545.117	Amortized cost
Nilai wajar melalui penghasilan komprehensif lain	3.402.277	10.464	-	-	3.412.741	Fair value through other comprehensive income
Nilai wajar melalui laba rugi	141.342	-	-	-	141.342	Fair value through profit or loss
Efek-efek yang dibeli dengan janji dijual kembali	863.159	-	-	-	863.159	Securities purchased under resale agreements
Kredit yang diberikan						Loans
Modal kerja	-	6.377.940	97.555	160.753	6.636.248	Working capital
Investasi	-	2.539.148	209.467	1.408	2.750.023	Investment
Konsumsi	4.303	275.936	27.935	54.800	362.974	Consumer
Tagihan akseptasi	-	113.418	-	-	113.418	Acceptance receivables
Tagihan derivatif	163	620	-	-	783	Derivative receivables
Piutang bunga	56.665	22.903	1.180	294	81.042	Interest receivables
Aset lain-lain*)	3.730	172.514	-	-	176.244	Other assets*)
Total	10.426.210	9.512.943	336.137	217.255	20.492.545	Total
Cadangan kerugian penurunan nilai	(158)	(34.557)	(64.419)	(138.808)	(237.942)	Allowance for impairment losses
Neto	10.426.052	9.478.386	271.718	78.447	20.254.603	Net

*) Aset lain-lain terdiri dari setoran jaminan, tagihan ATM Bersama dan lain-lain

*) Other assets consist of security deposit, ATM Bersama receivables 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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39. MANAJEMEN RISIKO (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	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

Aset lain-lain diperingkat sebagai tingkat standar karena aset tersebut merupakan aset biasa yang dapat dikembalikan pada saat penghentian kontrak.

39. 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

Other assets are rated as standard grade because these are ordinary assets which can be refunded upon termination of the contract.

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39. MANAJEMEN RISIKO (lanjutan)

Risiko kredit (lanjutan)

- (iv) Analisis umur kredit yang jatuh tempo tetapi tidak mengalami penurunan nilai pada tanggal-tanggal 31 Desember 2023 dan 2022:

	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

	31 Desember/December 31, 2022			
	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	92.356	5.198	-	97.554
Investasi	194.477	7.279	7.711	209.467
Konsumsi	21.249	6.686	-	27.935
Total	308.082	19.163	7.711	334.956

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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39. MANAJEMEN RISIKO (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 2023 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 treasuri bertanggungjawab atas pengaturan *gap repricing* dengan memerhatikan *gap limit* yang terjadi.

39. 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, 2023 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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39. MANAJEMEN RISIKO (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)

39. 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 derivatif	-	-	-	-	1.471	1.471	Derivative receivables
Piutang bunga	-	-	-	-	88.972	88.972	Interest receivables
Aset lain-lain*)	-	-	-	105.313	10.353	115.666	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 tagihan anjak piutang, setoran jaminan, dan tagihan ATM bersama

**) Liabilitas lain-lain terdiri dari liabilitas sewa, biaya yang masih harus dibayar, cadangan iuran OJK, dan setoran jaminan

*) Other assets consist of factoring receivables, security deposit, and ATM bersama receivables

**) Other liabilities consist of lease liabilities, accrued expenses, allowance for OJK, and guarantee deposits

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39. MANAJEMEN RISIKO (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)

39. 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, 2022							
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	1.391.514	-	-	-	-	1.391.514	Current account with Bank Indonesia
Giro pada bank lain - neto	177.179	-	-	-	-	177.179	Current accounts with other banks - net
Penempatan pada Bank Indonesia dan bank lain - neto	-	-	-	2.840.696	-	2.840.696	Placements with Bank Indonesia and other banks - net
Efek-efek- neto	-	-	-	5.099.108	-	5.099.108	Marketable securities - net
Efek-efek yang dibeli dengan janji dijual kembali	-	-	-	863.159	-	863.159	Securities purchased under resale agreements
Kredit yang diberikan - neto	2.229.404	2.798.830	4.479.141	4.303	-	9.511.678	Loans - net
Tagihan akseptasi - neto	-	-	-	-	113.326	113.326	Acceptance receivables - net
Tagihan derivatif	-	-	-	-	783	783	Derivative receivables
Piutang bunga	-	-	-	-	81.042	81.042	Interest receivables
Aset lain-lain*)	-	-	-	166.760	9.358	176.118	Other assets*)
Total aset keuangan	3.798.097	2.798.830	4.479.141	8.974.026	204.509	20.254.603	Total financial assets
Liabilitas Keuangan							Financial Liabilities
Liabilitas segera	-	-	-	-	24.687	24.687	Liabilities due immediately
Simpanan dari nasabah	14.986.164	475.419	1.242	-	-	15.462.825	Deposits from customers
Simpanan dari bank lain	601.618	-	-	-	-	601.618	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali	-	-	-	905.895	-	905.895	Securities sold under repurchase agreements
Liabilitas akseptasi	-	-	-	-	113.418	113.418	Acceptance Payable
Liabilitas derivatif	-	-	-	-	878	878	Derivative Payable
Utang bunga	-	-	-	-	21.027	21.027	Interest payables
Liabilitas lain-lain**)	-	-	-	36.706	19.360	56.066	Other liabilities**)
Total liabilitas keuangan	15.587.782	475.419	1.242	942.601	163.788	17.170.832	Total financial liabilities
Interest Gap	(11.789.685)	2.323.411	4.477.899	8.031.425	40.721	3.083.771	Interest Gap

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39. MANAJEMEN RISIKO (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 2023	+/-0,12%	-/+14.431

December 31, 2023

	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 2022	+/-0,59%	-/+47.210

December 31, 2022

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39. MANAJEMEN RISIKO (lanjutan)

Risiko Pasar (lanjutan)

(ii) Risiko nilai tukar (lanjutan)

Berikut ini adalah Posisi Devisa Neto Bank dalam nilai absolut sesuai dengan pelaporan ke Otoritas Jasa Keuangan (OJK):

39. RISK MANAGEMENT (continued)

Market Risk (continued)

(ii) Foreign currency risk (continued)

Below is the Bank's Net Open Position in absolute amounts in accordance with reporting to Financial Service Authority:

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		
<u>Keseluruhan (laporan posisi keuangan dan rekening administratif)</u>						<u>Aggregate (statement of financial position and administrative accounts)</u>
Dolar Amerika Serikat	54.264.140	53.840.038	835.506	828.976	6.530	United States Dollar
Dolar Singapura	268.841	228.087	3.139	2.664	475	Singapore Dollar
Dolar Australia	82.190	27.291	865	287	578	Australian Dollar
Euro Eropa	164.520	141.393	2.803	2.409	394	European Euro
Dolar Hong Kong	222.748	-	439	-	439	Hong Kong Dollar
Yen Jepang	14.988.036	12.301.001	1.632	1.339	293	Japanese Yen
Renminbi	276.810	368.877	600	800	200	Renminbi
Poundsterling Inggris	58.534	2.000	1.148	39	1.109	Great Britain Poundsterling
Total					10.018	Total
Rasio PDN atas modal 31 Desember 2023 (Keseluruhan)					0,00%	Percentage of NOP to December 31, 2023 capital (Aggregate)

31 Desember 2022/December 31, 2022

	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		
<u>Keseluruhan (laporan posisi keuangan dan rekening administratif)</u>						<u>Aggregate (statement of financial position and administrative accounts)</u>
Dolar Amerika Serikat	27.562.419	64.208.937	429.078	999.573	570.495	United States Dollar
Dolar Singapura	349.164	372.860	4.048	4.323	275	Singapore Dollar
Dolar Australia	41.387	20.815	437	220	217	Australian Dollar
Euro Eropa	76.549	78.836	1.269	1.307	38	European Euro
Dolar Hong Kong	195.048	-	390	-	390	Hong Kong Dollar
Yen Jepang	1.983.016	500.000	233	59	174	Hong Kong Dollar
Poundsterling Inggris	29.779	-	560	-	560	Great Britain Poundsterling
Total					572.419	Total
Rasio PDN atas modal 31 Desember 2022 (Keseluruhan)					0,00%	Percentage of NOP to December 31, 2022 capital (Aggregate)

Pada tanggal 31 Desember 2023 dan 2022, 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, 2023 and 2022, 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.

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39. MANAJEMEN RISIKO (lanjutan)

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.

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.

39. RISK MANAGEMENT (continued)

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.

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.

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39. MANAJEMEN RISIKO (lanjutan)

Risiko Likuiditas (lanjutan)

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.

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.

39. RISK MANAGEMENT (continued)

Liquidity Risk (continued)

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.

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.

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39. MANAJEMEN RISIKO (lanjutan)

39. RISK MANAGEMENT (continued)

Risiko Likuiditas (lanjutan)

Liquidity Risk (continued)

(i) Analisa jatuh tempo aset dan liabilitas keuangan pada tanggal-tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

(i) The analysis of maturities of financial assets and liabilities as of December 31, 2023 and 2022, are as follows:

31 Desember/December 31, 2023								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	1.600.005	-	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 derivatif	1.471	-	1.207	264	-	-	-	Derivative receivables
Piutang bunga	88.972	-	53.953	26.788	8.231	-	-	Interest receivables
Aset lain-lain*)	115.761	-	44.929	53.183	10.381	7.268	-	Other assets*)
	24.444.383	-	8.392.991	2.231.101	3.913.612	5.517.645	4.389.034	
Cadangan kerugian penurunan nilai	(336.121)	(336.121)	-	-	-	-	-	Allowance of impairment losses
Total aset keuangan	24.108.262	(336.121)	8.392.991	2.231.101	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

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39. MANAJEMEN RISIKO (lanjutan)

39. RISK MANAGEMENT (continued)

Risiko Likuiditas (lanjutan)

Liquidity Risk (continued)

31 Desember/December 31, 2022								
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	1.391.514	-	1.391.514	-	-	-	-	Current account with Bank Indonesia
Giro pada bank lain	177.185	-	177.185	-	-	-	-	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	2.840.755	-	2.840.755	-	-	-	-	Placement with Bank Indonesia and other banks
Efek-efek	5.099.200	-	102.005	-	670.447	2.275.180	2.051.568	Marketable securities
Efek-efek yang dibeli dengan janji dijual kembali	863.159	-	863.159	-	-	-	-	Securities purchased under resale agreements
Kredit yang diberikan	9.749.245	-	374.346	1.823.086	2.839.703	2.334.061	2.378.049	Loans
Tagihan akseptasi	113.418	-	56.728	36.984	19.706	-	-	Acceptance receivables
Tagihan derivatif	783	-	172	186	425	-	-	Derivative receivables
Piutang bunga	81.042	-	39.106	26.694	15.242	-	-	Interest receivables
Aset lain-lain*)	176.244	-	83.658	65.629	21.329	5.628	-	Other assets*)
	20.492.545	-	5.928.628	1.952.579	3.566.852	4.614.869	4.429.617	
Cadangan kerugian penurunan nilai	(237.942)	(237.942)	-	-	-	-	-	Allowance of impairment losses
Total aset keuangan	20.254.603	(237.942)	5.928.628	1.952.579	3.566.852	4.614.869	4.429.617	Total financial assets
Liabilitas keuangan								Financial liabilities
Liabilitas segera	24.687	-	24.687	-	-	-	-	Liabilities due immediately
Simpanan nasabah	15.462.825	-	13.333.556	1.652.608	475.419	1.242	-	Deposits from customers
Simpanan dari bank Lain	601.618	-	41.618	510.000	50.000	-	-	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali	905.895	-	905.895	-	-	-	-	Securities sold under repurchase agreements
Liabilitas akseptasi	113.418	-	56.728	36.984	19.706	-	-	Acceptance payable
Liabilitas derivatif	878	-	220	194	464	-	-	Derivative payable
Utang bunga	21.027	-	15.662	3.946	1.419	-	-	Interest payables
Liabilitas lain-lain**)	56.066	-	8.130	-	31.422	16.514	-	Other liabilities**)
Total liabilitas keuangan	17.186.414	-	14.386.496	2.203.732	578.430	17.756	-	Total financial liabilities
Perbedaan jatuh tempo	3.068.189	(237.942)	(8.457.868)	(251.153)	2.988.422	4.597.113	4.429.617	Maturity gap

*) Aset lain-lain terdiri dari tagihan anjak piutang, setoran jaminan, tagihan transaksi ATM Bersama dan lain-lain

*) Other assets consist of factoring receivables, security deposit, ATM Bersama receivables and others

**) 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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39. MANAJEMEN RISIKO (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 2023 dan 2022 berdasarkan pada pembayaran kontraktual yang tidak didiskon:

39. 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, 2023 and 2022, based on undiscounted contractual payments:

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
31 Desember/December 31, 2022							
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	24.687	-	24.687	-	-	-	Liabilities due immediately
Simpanan nasabah	15.502.898	5.894.696	7.470.245	1.659.541	477.174	1.242	Deposits from customers
Simpanan dari bank lain	604.348	30.296	11.440	512.361	50.251	-	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali	914.876	-	914.876	-	-	-	Securities sold under repurchase agreements
Liabilitas akseptasi	113.418	-	56.723	36.987	19.708	-	Acceptance payable
Liabilitas derivatif	878	-	220	194	464	-	Derivative payable
Utang bunga	21.027	-	15.662	3.946	1.419	-	Interest payables
Liabilitas lain-lain*)	60.459	-	8.436	502	22.008	29.513	Other liabilities*)
Total liabilitas keuangan	17.242.591	5.924.992	8.502.289	2.213.531	571.024	30.755	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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39. MANAJEMEN RISIKO (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 2023 dan 2022: (lanjutan)

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
31 Desember/December 31, 2022					
	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	2.096.327	362.353	653.759	1.007.657	72.558
Bank garansi	33.598	255	16.093	17.250	-
Letter of Credit	21.529	6.319	15.210	-	-
Total	2.151.454	368.927	685.062	1.024.907	72.558

39. RISK MANAGEMENT (continued)

Liquidity Risk (continued)

- (ii) Analysis of financial instruments by remaining contractual maturities: (continued)

The table below shows the remaining contractual maturity of the Bank's commitments and contingent liabilities as of December 31, 2023 and 2022: (continued)

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39. MANAJEMEN RISIKO (lanjutan)

Risiko lainnya

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.

39. RISK MANAGEMENT (continued)

Other risks

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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39. MANAJEMEN RISIKO (lanjutan)

Risiko lainnya (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

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.

39. RISK MANAGEMENT (continued)

Other risks (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

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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39. MANAJEMEN RISIKO (lanjutan)

Risiko lainnya (lanjutan)

Risiko kepatuhan (lanjutan)

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 keluar. 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.

39. RISK MANAGEMENT (continued)

Other risks (continued)

Compliance risk (continued)

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.

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39. MANAJEMEN RISIKO (lanjutan)

Risiko lainnya (lanjutan)

Risiko kepatuhan (lanjutan)

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:

- 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.

39. RISK MANAGEMENT (continued)

Other risks (continued)

Compliance risk (continued)

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:

- *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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39. MANAJEMEN RISIKO (lanjutan)

Risiko lainnya (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 *tresuri*, 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.

39. RISK MANAGEMENT (continued)

Other risks (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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39. MANAJEMEN RISIKO (lanjutan)

Risiko lainnya (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.

39. RISK MANAGEMENT (continued)

Other risks (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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39. MANAJEMEN RISIKO (lanjutan)

Risiko lainnya (lanjutan)

Risiko strategis (lanjutan)

Pengendalian risiko strategis 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.

39. RISK MANAGEMENT (continued)

Other risks (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.

40. 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:

40. 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:

	31 Desember/ December 31, 2023		31 Desember/ December 31, 2022		
	Nilai Tercatat/ Carrying Value	Nilai Wajar/ Fair Value	Nilai Tercatat/ Carrying Value	Nilai Wajar/ Fair Value	
Aset Keuangan					Financial Assets
Biaya perolehan diamortisasi					Amortized cost
Kas	71.563	71.563	99.128	99.128	Cash
Giro pada Bank Indonesia	1.600.005	1.600.005	1.391.514	1.391.514	Current account with Bank Indonesia
Giro pada bank lain - neto	178.893	178.893	177.179	177.179	Current account with other banks - net
Penempatan pada Bank Indonesia dan bank lain - neto	3.172.485	3.172.485	2.840.696	2.840.696	Placement with Bank Indonesia and other banks - net
Efek-efek - neto	889.291	889.042	1.545.025	1.546.392	Marketable securities - net
Efek-efek yang dibeli dengan janji untuk dijual kembali	2.146.197	2.146.197	863.159	863.159	Securities purchased under resale agreements
Kredit yang diberikan - neto	12.341.957	12.341.214	9.511.678	9.510.540	Loans - net
Piutang bunga	88.972	88.972	81.042	81.042	Interest receivables
Tagihan akseptasi - neto	93.020	93.020	113.326	113.326	Acceptance receivables - net
Aset lain-lain*)	115.666	115.666	176.118	176.118	Other assets*)
Nilai wajar melalui penghasilan komprehensif lain					Fair value through other comprehensive income
Efek-efek	3.317.746	3.317.746	3.412.741	3.412.741	Marketable securities
Nilai wajar melalui laba rugi					Fair value through profit or loss
Efek-efek	162.559	162.559	141.342	141.342	Marketable securities
Tagihan derivatif	1.471	1.471	783	783	Derivative receivables
Total aset keuangan	24.179.825	24.178.833	20.353.731	20.353.960	Total financial assets

*) Aset lain-lain terdiri dari tagihan anjak piutang, setoran jaminan dan tagihan ATM Bersama

**) Liabilitas lain-lain terdiri dari liabilitas sewa, biaya yang masih harus dibayar dan cadangan iuran OJK

*) Other assets consist of factoring receivables, security deposit and ATM Bersama receivables

**) Other liabilities consist of lease liabilities, accrued expenses and allowance for OJK

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40. NILAI WAJAR ATAS ASET DAN KEWAJIBAN KEUANGAN DAN ASET DAN LIABILITAS MONETER DALAM MATA UANG ASING (lanjutan)

40. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES AND MONETARY ASSETS AND LIABILITIES DENOMINATED IN FOREIGN CURRENCIES (continued)

Nilai Wajar atas Aset dan Kewajiban Keuangan (lanjutan)

Fair Value of Financial Assets and Liabilities (continued)

Tabel di bawah ini menunjukkan perbandingan per kategori atas nilai tercatat dan estimasi nilai wajar dari instrumen keuangan Bank: (lanjutan)

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		31 Desember/ December 31, 2022		
	Nilai Tercatat/ Carrying Value	Nilai Wajar/ Fair Value	Nilai Tercatat/ Carrying Value	Nilai Wajar/ Fair Value	
Liabilitas Keuangan					Financial Liabilities
Biaya perolehan diamortisasi					Amortized cost
Liabilitas segera	28.436	28.436	24.687	24.687	Liabilities due immediately
Simpanan nasabah	19.315.909	19.315.909	15.462.825	15.462.825	Deposits from customer
Simpanan dari bank lain	966.590	966.590	601.618	601.618	Deposits from other banks
Efek-efek yang dijual dengan janji Untuk dibeli kembali	239.027	239.027	905.895	905.895	Securities sold under repurchase agreements
Liabilitas akseptasi	93.108	93.108	113.418	113.418	Acceptance payables
Utang bunga	41.478	41.478	21.027	21.027	Interest payable
Liabilitas lain-lain**)	45.099	45.099	56.066	56.066	Other liabilities**)
Nilai wajar melalui laba rugi					Fair value through profit or loss
Liabilitas derivatif	90	90	878	878	Derivative payables
Total liabilitas keuangan	20.729.737	20.729.737	17.186.414	17.186.414	Total financial liabilities

*) Aset lain-lain terdiri dari tagihan anjak piutang, setoran jaminan dan tagihan ATM Bersama

**) Liabilitas lain-lain terdiri dari liabilitas sewa, biaya yang masih harus dibayar, cadangan iuran OJK, dan setoran jaminan

*) Other assets consist of factoring receivables, security deposit and ATM Bersama receivables

**) Other liabilities consist of lease liabilities, accrued expenses, allowance for OJK, and guarantee deposit

Berikut metode dan asumsi yang digunakan untuk perkiraan nilai wajar:

The following methods and assumptions are used to estimate the fair value:

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.

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.

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.

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.

40. 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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40. 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 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:

40. 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, 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 komprehensif lain	3.179.787	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
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

31 Desember/December 31, 2022					
	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 komprehensif lain	3.412.741	-	-	3.412.741	Fair value through other comprehensive income
Nilai wajar melalui laba rugi	141.342	-	-	141.342	Fair value through profit or loss
Aset yang disajikan sebesar nilai wajar					Assets where fair value are disclosed
Efek-efek					Marketable securities
Biaya perolehan diamortisasi - neto	1.546.392	-	-	1.546.392	Amortized cost
Kredit yang diberikan - neto	-	9.433.546	76.994	9.510.540	Loans - net
Total	5.100.475	9.433.546	76.994	14.611.015	Total

Aset dan Liabilitas Moneter dalam Mata Uang Asing

Monetary Assets and Liabilities Denominated in Foreign Currencies

	31 Desember/ December 31, 2023		31 Desember/ December 31, 2022		
	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 (full amount)	
ASET					ASSETS
Kas					Cash
Dolar Amerika Serikat	174.960	2.694	224.750	3.499	United States Dollar
Dolar Singapura	118.135	1.379	43.162	500	Singapore Dollar
Dolar Australia	5.800	61	4.000	42	Australia Dollar
Dolar Hong Kong	36.000	71	1.000	2	Hong Kong Dollar
Euro Eropa	8.980	153	2.945	49	European Euro
Yen Jepang	2.167.000	236	1.002.000	118	Japanese Yen
Renminbi China	79.000	172	-	-	Chinese Renminbi
		4.766		4.210	

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40. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES AND MONETARY ASSETS AND LIABILITIES DENOMINATED IN FOREIGN CURRENCIES (continued)

Aset dan Liabilitas Moneter dalam Mata Uang Asing (lanjutan)

Monetary Assets and Liabilities Denominated in Foreign Currencies (continued)

	31 Desember/ December 31, 2023		31 Desember/ December 31, 2022		
	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 (full amount)	
ASET (lanjutan)					ASSETS (continued)
Giro pada Bank Indonesia					Current account with Bank Indonesia
Dolar Amerika Serikat	3.404.611	52.421	2.000.000	31.135	United States Dollar
Giro pada bank lain					Current account with other banks
Dolar Amerika Serikat	6.627.626	102.046	7.105.552	110.616	United States Dollar
Dolar Singapura	18.886	221	306.002	3.547	Singapore Dollar
Euro Eropa	155.540	2.650	73.604	1.220	European Euro
Pound Sterling Inggris	8.534	167	29.779	559	Great Britain Pound Sterling
Dolar Australia	76.390	804	37.387	395	Australian Dollar
Dolar Hong Kong	186.748	368	194.048	387	Hong Kong Dollar
Yen Jepang	12.821.036	1.396	981.016	116	Japanese Yen
Renminbi China	197.810	429	-	-	Chinese Renminbi
		108.081		116.840	
Penempatan pada Bank Indonesia dan bank lain					Placement with Bank Indonesia and other banks
Dolar Amerika Serikat	33.014.685	508.327	37.008.880	576.136	United States Dollar
Kredit yang diberikan					Loans
Dolar Amerika Serikat	2.249.520	34.636	3.370.553	52.471	United States Dollar
Efek-efek					Marketable securities
Dolar Amerika Serikat	6.018.916	92.673	5.701.570	78.621	United States Dollar
Piutang bunga					Interest receivables
Dolar Amerika Serikat	92.642	1.245	64.952	1.011	United States Dollar
Tagihan akseptasi					Acceptance receivables
Dolar Amerika Serikat	649.171	9.995	360.633	5.614	United States Dollar
Tagihan derivatif					Derivative receivables
Dolar Amerika Serikat	95.558	1.471	50.328	783	United States Dollar
Total Aset		813.615		866.821	Total Assets
LIABILITAS					LIABILITIES
Simpanan dari nasabah					Deposits from customers
Dolar Amerika Serikat	43.937.266	676.503	55.046.329	857.159	United States Dollar
Dolar Singapura	228.013	2.662	372.860	4.323	Singapore Dollar
Euro Eropa	93.086	1.586	78.815	1.307	European Euro
Yen Jepang	12.301.001	1.339	500.000	59	Japanese Yen
Dolar Australia	27.290	287	20.814	220	Australian Dollar
Renminbi China	55.894	78	-	-	Chinese Renminbi
Poundsterling Inggris	2.000	39	-	-	Great Britain Poundsterling
		682.494		863.068	
Utang bunga					Interest Payable
Dolar Amerika Serikat	60.145	926	54.162	843	United States Dollar
Dolar Singapura	74	1	-	-	Singapore Dollar
Euro Eropa	3	-	-	-	European Euro
Liabilitas akseptasi					Acceptance payables
Dolar Amerika Serikat	649.171	9.995	360.633	5.614	United States Dollar
Total Liabilitas		693.416		869.225	Total Liabilities

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41. 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.

41. 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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41. PERJANJIAN-PERJANJIAN
(lanjutan)

SIGNIFIKAN

- 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. Pada tanggal 31 Mei 2016 yang telah diubah terakhir kali pada tanggal 24 Desember 2021, Bank mengadakan kerjasama dengan PT Fortress Data Services (FDS) dalam implementasi sistem *software*, termasuk pelayanan dan pengelolaan harian atas aplikasi dan jasa keuangan sehubungan dengan sistem *software* tersebut. Perjanjian ini berlaku selama 5 (lima) tahun terhitung sejak tanggal berlakunya perjanjian dan akan diperpanjang otomatis. Biaya jasa tahunan yang dibebankan ke Bank adalah sebesar Rp4.920.
- g. Pada tanggal 17 April 2023, Bank mengadakan perjanjian dengan PT Dana Mandiri Sejahtera (Mitra) untuk menyalurkan kredit modal kerja mikro dan konsumsi kepada calon nasabah yang telah memenuhi syarat dengan jangka waktu kredit berkisar antara 25 - 50 minggu. Perjanjian ini berlaku hingga 2 Mei 2024 dan dapat diperpanjang secara otomatis sepanjang disetujui kedua belah pihak. Bank memberikan kredit masing-masing kepada calon nasabah mitra dengan limit kredit berkisar antara Rp2 - Rp25.
- h. 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.

41. 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. On May 31, 2016 which was last amended on December 24, 2021, the Bank entered into a cooperation agreement with PT Fortress Data Services (FDS) in implementation of software system, including services and daily maintenance of the application and financial services related to the software system. This agreement is valid for 5 (five) years from the date of agreement and will be automatically extended. The annual service fee charged to the Bank is Rp4,920.
- g. On April 17, 2023, Bank entered into an agreement with PT Dana Mandiri Sejahtera (Partner) to provide micro working capital and consumer loan facility to qualified customer of the partner with loan period of 25 - 50 weeks. This agreement is valid until May 2, 2024 and can be extended automatically with the consent from both parties. Banks provide loans to qualified customer of the partner with a limit ranging from Rp2 - Rp25.
- h. 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.

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42. 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 2023:

Efektif berlaku pada atau setelah tanggal 1 Januari 2024

- **Pilar Standar Akuntansi Keuangan**

Standar ini memberikan persyaratan dan pedoman bagi entitas untuk menerapkan standar akuntansi keuangan yang benar dalam menyusun laporan keuangan bertujuan umum. Akan ada 4 (empat) standar akuntansi keuangan yang saat ini diterapkan di Indonesia, yaitu:

1. Pilar 1 Standar Akuntansi Keuangan Internasional,
2. Pilar 2 Standar Akuntansi Keuangan Indonesia (PSAK),
3. Pilar 3 Standar Akuntansi Keuangan Indonesia untuk Entitas Swasta/Standar Akuntansi Keuangan Indonesia untuk Entitas Tanpa Akuntabilitas Publik, dan
4. Pilar 4 Standar Akuntansi Keuangan Indonesia untuk Entitas Mikro Kecil dan Menengah.

- **Standar Akuntansi Keuangan Internasional**

Standar ini merupakan adopsi penuh dari International Financial Reporting Standards ("IFRS") yang diterjemahkan kata demi kata dan tidak ada modifikasi dari Standar IFRS, termasuk tanggal efektifnya. Entitas yang memenuhi persyaratan dapat menerapkan standar ini, sejak tanggal efektif.

- **Nomenklatur Standar Akuntansi Keuangan**

Standar ini mengatur penomoran baru untuk standar akuntansi keuangan yang berlaku di Indonesia yang diterbitkan oleh DSAK IAI.

42. 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, 2023 financial statements:

Effective on or after January 1, 2024

- **Financial Accounting Standards Pillars**

These standards provides requirements and guidelines for entities to apply the correct financial accounting standards in preparing general purpose financial statements. There will be 4 (four) financial accounting standards that are currently applied in Indonesia, namely:

1. Pillar 1 International Financial Accounting Standards,
2. Pillar 2 Indonesian Financial Accounting Standards (PSAK),
3. Pillar 3 Indonesian Financial Accounting Standards for Private Entities/Indonesian Financial Accounting Standards for Entities without Public Accountability, and
4. Pillar 4 Indonesian Financial Accounting Standards for Micro Small and Medium Entities.

- **International Financial Accounting Standard**

This standard is a full-adoption of International Financial Reporting Standards ("IFRS") which is translated in a word-for-word basis and there is no modifications from IFRS Standards, including the effective date. Entities that meet the requirements can apply this standard, from the effective date.

- **Financial Accounting Standards Nomenclature**

This standard regulates the new numbering for financial accounting standards applicable in Indonesia issued by DSAK IAI.

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42. STANDAR AKUNTANSI YANG TELAH DISAHKAN NAMUN BELUM BERLAKU EFEKTIF (lanjutan)

Efektif berlaku pada atau setelah tanggal 1 Januari 2024 (lanjutan)

- Amandemen PSAK No. 73: Liabilitas Sewa dalam Jual Beli dan Sewa-balik

Amandemen PSAK No. 73 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.

Amandemen berlaku secara retrospektif untuk periode pelaporan tahunan yang dimulai pada atau setelah 1 Januari 2024. Penerapan dini diperkenankan. Bank saat ini sedang menilai dampak dari amandemen tersebut untuk menentukan dampaknya terhadap pelaporan keuangan Bank.

- Amandemen PSAK No. 2 dan PSAK No. 60: Pengaturan Pembiayaan Pemasok

Amandemen PSAK No. 2 dan PSAK No. 60 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.

Amandemen ini akan berlaku efektif untuk periode pelaporan tahunan yang dimulai pada atau setelah 1 Januari 2024. Penerapan dini diperkenankan, namun perlu diungkapkan.

Bank sedang mengevaluasi dampak dari standar akuntansi tersebut dan belum menentukan dampaknya terhadap laporan keuangan Bank.

42. ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE (continued)

Effective on or after January 1, 2024 (continued)

- Amendment of SFAS No. 73: Lease liability in a Sale and Leaseback

The amendment to SFAS No. 73 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.

The amendment applies retrospectively to annual reporting periods beginning on or after January 1, 2024. Earlier application is permitted. The Bank is currently assessing the impact of the amendment to determine the impact they will have on the Bank's financial reporting.

- Amendment of SFAS No. 2 and SFAS No. 60: Supplier Finance Arrangements

The amendments to SFAS No. 2 and SFAS No. 60 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 amendments will be effective for annual reporting periods beginning on or after January 1, 2024. Early adoption is permitted, but will need to be disclosed.

The Bank is presently evaluating and has not yet determined the effects of these accounting standards on its financial statements.

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43. TAMBAHAN INFORMASI ARUS KAS

Perubahan pada liabilitas yang timbul dari aktivitas pendanaan pada laporan arus kas adalah sebagai berikut:

	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
	1 Januari 2022/ January 1, 2022	Arus kas/ Cash flow	Lain-lain/ Others	31 Desember 2022/ December 31, 2022	
Liabilitas sewa	43.158	(18.543)	12.091	36.706	Lease liabilities

44. PERISTIWA SETELAH PERIODE PELAPORAN

- Berdasarkan Rapat Umum Pemegang Saham tanggal 15 Maret 2024, disetujui pengangkatan Dewi Kurniawati Prodjohartono sebagai Direktur Bank. Keputusan pengangkatan ini akan menjadi efektif setelah mendapatkan persetujuan dari OJK atas penilaian kemampuan dan kepatutan.
- Pada tanggal 15 Januari 2024, Bank mengangkat Thomas Alfa Edison sebagai Ketua Internal Audit Bank.

44. EVENT AFTER THE REPORTING PERIOD

- Based on the General Meeting of Shareholders dated March 15, 2024, it was approved the appointment of Dewi Kurniawati Prodjohartono as Director of the Bank. This appointment decision will become effective after obtaining approval from OJK related to the result of fit and proper test.
- On January 15, 2024, the Bank appointed Thomas Alfa Edison as the Bank's Internal Audit Head.

45. 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 30 Maret 2024.

45. 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 30, 2024.



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Laporan Tahunan
Annual Report