



A Member of Salim Group

2022

Laporan Tahunan
Annual Report

**Pursuing Prudent
and Effective Growth**

Kesinambungan Tema Theme Continuity



Pursuing Prudent and Effective Growth

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

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.

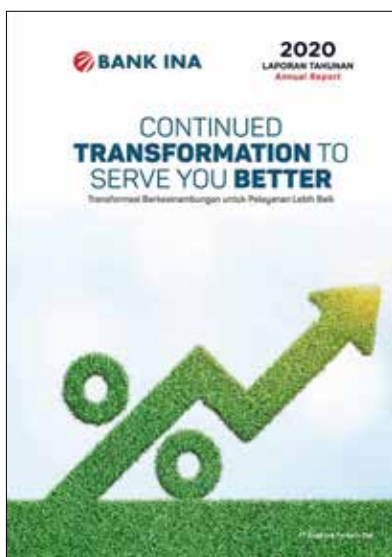
Bank Ina realizes that to win a bigger slice of the future's market, we must strategically act now and exploit growth opportunities as they arise. To keep up with the fast-growing demands and the ever-changing banking landscape, we understand that we need to speed up our ability to expand our product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

2020

Continued Transformation to Serve You Better Transformasi Berkesinambungan untuk Pelayanan Lebih Baik



Bank Ina berkomitmen untuk memberikan pelayanan terbaik kepada nasabahnya dengan meningkatkan kualitas pelayanan dan melakukan pembenahan di berbagai aspek operasional. Untuk mencapai tujuan tersebut, Bank Ina telah mengembangkan *digital banking* sebagai upaya memberikan pelayanan terbaik bagi nasabah, antara lain dengan diluncurkannya produk-produk berbasis digital seperti *Internet Banking*, *Mobile Banking*, dan *Internet Banking Business* bagi para nasabah bisnis maupun individu. Selain pengembangan berbasis digital, Bank Ina juga telah meningkatkan status menjadi bank devisa agar dapat menawarkan pelayanan yang lebih beragam sesuai dengan kebutuhan nasabah.

Bank Ina is committed to always providing the best services to its customers by improving service quality and various other operational aspects. To achieve this goal, Bank Ina has developed digital banking to provide customers with the best services, including by launching digital-based products such as Internet Banking Mobile Banking and Internet Banking Business for business and individual customers. In addition to digital-based development, Bank Ina has also upgraded its status to become a foreign exchange bank so that it can offer a more diverse range of services according to customer needs.

Sanggahan dan Batasan Tanggung Jawab

Disclaimer and Limitation of Liability

Laporan Tahunan 2022 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 2022 hingga 31 Desember 2022, 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 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 menghimbau agar pemangku kepentingan dapat menggunakan informasi tersebut secara bijak dalam pengambilan keputusan.

The 2022 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, 2022, to December 31, 2022, 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 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:

John Eric Pontoh

Sekretaris Perusahaan
Corporate Secretary



Gedung Ariobimo Sentral

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



+62 21 252 5678



+62 21 252 5025



corp_sec@bankina.co.id



www.bankina.co.id

DAFTAR ISI

Table of Contents

1	Kesinambungan Tema Theme Continuity
3	Sanggahan dan Batasan Tanggung Jawab Disclaimer and Limitation of Liability
4	Daftar Isi Table of Contents
6	Identitas Perusahaan Company Identity
8	Pencapaian Kinerja 2022 2022 Performance Achievements
10	Komitmen Keberlanjutan Sustainability Commitment
11	Strategi Keberlanjutan Sustainability Strategy
17	Penentuan Isi dan Topik Material Determination of Content and Material Topics

01 Kilas Kinerja 2022 2022 Performance Highlights

24	Ikhtisar Kinerja Keberlanjutan Sustainability Performance Highlights
27	Ikhtisar Saham Share Highlights
28	Ikhtisar Obligasi Bonds Highlights
29	Peristiwa Penting Significant Events
32	Penghargaan Awards
33	Keanggotaan Asosiasi Association Membership

02 Laporan Manajemen Management Report

36	Laporan Dewan Komisaris Report of the Board of Commissioners
44	Laporan Direksi Report of the Board of Directors
54	Tanggung Jawab Laporan Tahunan Annual Report Responsibility

03 Profil Perusahaan Company Profile

58	Riwayat Singkat Brief History
60	Jejak Langkah Milestones
62	Visi dan Misi Vision and Mission
62	Nilai Dasar Perusahaan Corporate Values
64	Bidang Usaha Field of Business
66	Produk dan Jasa Products and Services
70	Struktur Organisasi Organizational Structure
72	Profil Dewan Komisaris Profile of the Board of Commissioners
75	Profil Direksi Profile of the Board of Directors
81	Profil Chief Commercial Banking Officer Profile of Chief Commercial Banking Officer
84	Profil Pejabat Eksekutif Profile of Executive Officers
95	Profil Komite Audit Profile of Audit Committee
97	Profil Komite Nominasi dan Remunerasi Profile of Nomination and Remuneration Committee
98	Profil Komite Pemantau Risiko Profile of Risk Monitoring Committee
99	Komposisi Pemegang Saham Composition of Shareholders
100	Pemegang Saham Utama dan Pengendali Major and Controlling Shareholders
103	Kronologi Penerbitan Saham Chronology of Share Issuance
103	Kronologi Penerbitan Efek Lainnya Chronology of Other Securities Issuance
104	Struktur Grup Group Structure
104	Lembaga dan Profesi Penunjang Pasar Modal Capital Market Supporting Institutions and Professions
106	Informasi pada Situs Web Bank Information on the Bank's Website

108	Wilayah Operasional dan Jaringan Operational Area and Network
111	Pendidikan dan Pelatihan Organ Tata Kelola Perusahaan Education and Training of Corporate Governance Organs

04 Analisis dan Pembahasan Manajemen Management Discussion and Analysis

118	Tinjauan Makroekonomi Global dan Nasional Global and National Macroeconomic Overview
119	Tinjauan Industri Perbankan Nasional Overview of the National Banking Industry
120	Tinjauan Operasi per Segmen Usaha Operational Overview by Business Segment
123	Aspek Pemasaran Marketing Aspect
125	Tinjauan Keuangan Financial Overview
125	Laporan Laba Rugi dan Penghasilan Komprehensif Lain Statements of Profit and Loss and Other Comprehensive Income
129	Laporan Posisi Keuangan Statements of Financial Position
135	Laporan Arus Kas Statements of Cash Flows
136	Kemampuan Membayar Utang Debt Service Ability
136	Tingkat Kolektibilitas Piutang Receivables Turnover Ratio
137	Rentabilitas Profitability
137	Struktur Modal Capital Structure
138	Komitmen Material untuk Investasi Barang Modal Material Commitments for Capital Goods Investment
139	Informasi Material mengenai Investasi, Ekspansi, Divestasi, Penggabungan/ Peleburan Usaha, Akuisisi, atau Restrukturisasi Utang/Modal Information on Material Investment, Expansion, Divestment, Business Merger/ Consolidation, Acquisition, or Debt/Capital Restructuring
139	Informasi Transaksi Material yang Mengandung Benturan Kepentingan dan/atau Transaksi dengan Pihak Afiliasi Information on Material Transactions Involving Conflicts of Interest and Transactions with Affiliated Parties

140	Informasi dan Fakta Material yang Terjadi Setelah Tanggal Laporan Akuntan Information and Material Facts that Occur Subsequent to the Accountant's Report Date
140	Perbandingan Target dan Realisasi 2022 Comparison between Target and Realization 2022
141	Nilai Ekonomi Langsung yang Dihasilkan dan Didistribusikan Direct Economic Value Generated and Distributed
141	Kebijakan dan Pembagian Dividen Dividend Policy and Distribution
142	Realisasi Penggunaan Dana Hasil Penawaran Umum Realization of the Use of Public Offering Proceeds
142	Prospek Usaha 2023 2023 Business Outlook
143	Proyeksi Tahun 2023 Projections for 2023
143	Perubahan Kebijakan Akuntansi Amendments to Accounting Policies
144	Perubahan Peraturan Perundang-undangan yang Berpengaruh Signifikan terhadap Bank Amendments to Laws and Regulations with Significantly Affect the Bank
145	Penentuan Suku Bunga Dasar Kredit Determining the Prime Lending Rate
145	Informasi Kelangsungan Usaha Information on Business Continuity

05 Tinjauan Pendukung Bisnis Business Support Overview

148	Sumber Daya Manusia Human Resources
154	Teknologi Informasi Information Technology

06 Tata Kelola Perusahaan Corporate Governance

162	Komitmen dan Tujuan Penerapan <i>Good Corporate Governance</i> (GCG) Commitment to and Purpose of Good Corporate Governance (GCG) Implementation
163	Dasar Penerapan GCG Basis of GCG Implementation
165	Penerapan Prinsip GCG Implementation of GCG Principles

165	Peningkatan Kualitas Penerapan GCG Improvement of GCG Implementation Quality
166	Penilaian Penerapan GCG Assessment of GCG Implementation
176	Penilaian Tingkat Kesehatan Bank Assessment of Bank Soundness Level
188	Penerapan Pedoman Tata Kelola Perusahaan Terbuka Implementation of Public Company Governance Guidelines
193	Struktur dan Hubungan GCG GCG Structure and Relationship
195	Rapat Umum Pemegang Saham General Meeting of Shareholders
205	Dewan Komisaris Board of Commissioners
214	Direksi Board of Directors
225	Transparansi Informasi tentang Dewan Komisaris dan Direksi Transparency of Information on the Board of Commissioners and Board of Directors
235	Komite Pendukung Dewan Komisaris Board of Commissioners' Supporting Committees
248	Komite Pendukung Direksi Board of Directors' Supporting Committees
260	Sekretaris Perusahaan Corporate Secretary
262	Satuan Kerja Audit Internal Internal Audit Unit
265	Akuntan Publik Public Accountant
266	Sistem Pengendalian Internal Internal Control System
268	Permodalan dan Praktik Manajemen Risiko Capital and Risk Management Practices
322	Fungsi Kepatuhan Compliance Function
327	Perkara Penting Significant Cases
327	Sanksi Administratif Administrative Sanctions
328	Akses Informasi dan Data Access to Information and Data
331	Kode Etik Code of Conduct
333	Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) Anti-Money Laundering and Combating the Financing of Terrorism (AML-CFT) Program
333	Internal <i>Fraud</i> Internal Fraud
334	Sistem Pelaporan Pelanggaran Whistleblowing System
336	Transparansi Kondisi Keuangan dan Non-Keuangan Bank Transparency of the Bank's Financial and Non-Financial Conditions

336	Pengungkapan Aspek Lainnya Disclosure of Other Aspects
340	Transparansi Praktik <i>Bad Governance</i> Transparency of Bad Governance Practices

07 Keberlanjutan Sosial dan Lingkungan Social and Environmental Sustainability

344	Tata Kelola Keberlanjutan Sustainability Governance
351	Keberlanjutan Pengembangan Sosial Sustainability of Social Development
365	Kepedulian terhadap Lingkungan Hidup Concern for the Environment
371	Lembar Umpan Balik Feedback Form
373	Indeks Pengungkapan Kriteria POJK No. 51/POJK.03/2017 Criteria Disclosure Index of OJK Regulation No. 51/POJK.03/2017

08 Laporan Keuangan Financial Statements

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, S.H., 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 09 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 03 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 05 Juni 2020. Pemberitahuan Menteri Hukum dan HAM atas Perubahan Anggaran Dasar No. AHU-AH.01.03-0272194 tanggal 02 Juli 2020;
- Akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa No. 11 tanggal 09 Desember 2020. Pemberitahuan Menteri Hukum dan HAM atas Perubahan Anggaran Dasar No. AHU-AH.01.03-0001208 tanggal 05 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 Berita Acara Rapat Umum Pemegang Saham Luar Biasa No. 01 Tanggal 3 September 2021. Pemberitahuan Keputusan Menteri Hukum dan HAM atas Perubahan Data Perseroan No. AHU-AH.01.03-0449441 tanggal 16 September 2021; dan
- 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.
- 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 the Minister of Law and 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 Minutes of Extraordinary General Meeting of Shareholders No. 01 dated September 3, 2021. Notification of Decree of the Minister of Law and Human Rights on Changes to Company Data No. AHU-AH.01.03-0449441 dated September 16, 2021; and
- 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.

^{*)} 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



Surat Izin Sebagai Bank Umum License as Commercial Bank

Surat Izin Usaha Perdagangan (SIUP) Menteri Keuangan No. 524/KMK.013/1991 tanggal 03 Juni 1991.
Trade Business License (SIUP) of the Minister of Finance No. 524/KMK.013/1991 dated June 3, 1991.



Modal Dasar Authorized Capital

Rp2.000.000.000.000,-
(dua triliun rupiah)
(two trillion rupiah)



Modal Ditempatkan dan Disetor Penuh Issued and Fully Paid Capital

Rp593.709.375.000,-



Tanggal Pencatatan Saham Share Listing Date

16 Januari 2014
January 16, 2014



Nama Bursa Stock Exchange Name

Bursa Efek Indonesia
Indonesian Stock Exchange (IDX)



Kode Saham Ticker Code

BINA



Jumlah Karyawan Total Employees

739
karyawan (per Desember 2022). /
employees (as of December 2022).



Jaringan ATM ATM Network

42
mesin ATM. / ATM machines.



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

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

+62 21 252 5678

+62 21 252 5025

1500738

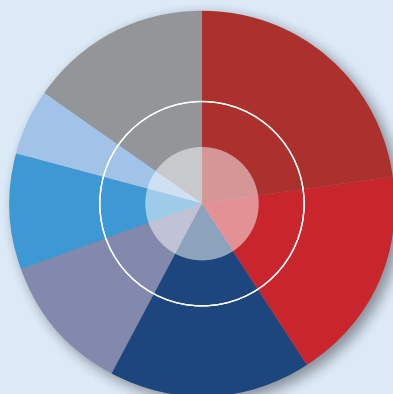
corp_sec@bankina.co.id

www.bankina.co.id



Kepemilikan Shareholding

22,83%	PT Indolife Pensionsama
18,16%	PT Samudra Biru
16,86%	UOB Kay Hian Pte Ltd
11,84%	PT Gaya Hidup Masa Kini
9,67%	DBS Bank Ltd S/A LTSL as Trustee of NS Financial Fund
5,56%	PT Philadel Terra Lestari
15,08%	Masyarakat / Public



Bank Ina



bankinaperdana



Jaringan Kantor Office Network

- 1 Kantor Pusat
Head Office
- 13 Kantor Cabang
Branch Offices
- 28 Kantor Cabang Pembantu
Sub-Branch Offices

Pencapaian Kinerja 2022

2022 Performance Achievements

Ekonomi

**Laba Bersih
Tahun Berjalan**
Net Income for the Year



Rp157,05

miliar / billion

295,11%

YoY



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



Rp9.749,25

miliar / billion

162,83%

YoY



Dana Pihak Ketiga
Third-Party Funds



Rp15.462,83

miliar / billion

23,68%

YoY



Economy

Aset Assets



Rp20.552,74

miliar / billion

36,51%

YoY



Ekuitas Equity

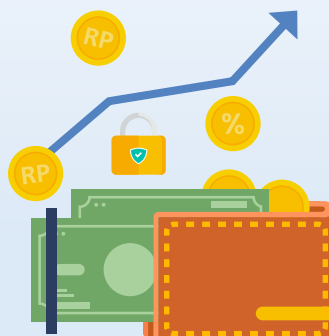


Rp3.288,09

miliar / billion

38,52%

YoY



Rasio KPMM CAR Ratio



31,12%

53,14%

2021

40,08%

2020



Komitmen Keberlanjutan

Sustainability Commitment

Bank Ina senantiasa menjaga komitmen untuk menerapkan praktik-praktik perbankan terbaik menyesuaikan dengan prinsip keuangan berkelanjutan. Komitmen tersebut sebagai bentuk partisipasi aktif Bank Ina dalam mendukung terealisasinya tujuan pembangunan berkelanjutan (*sustainable development goals/SDGs*) yang dicanangkan oleh Pemerintah Indonesia di tahun 2024, serta terus mengupayakan manfaat positif bagi pemangku kepentingan, baik dari aspek ekonomi, aspek sosial, dan aspek lingkungan dengan memosisikan diri sebagai mitra pelaku perubahan.

Melalui penerapan prinsip berkelanjutan, Bank Ina terus bertumbuh dan bersinergi untuk mencapai kesinambungan bisnis yang solid, serta memaksimalkan nilai pemangku kepentingan. Maka dari itu, Bank telah menetapkan 4 landasan pokok dalam pelaksanaan tanggung jawab sosial dan lingkungan (TJSL), yaitu 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 program inisiatif yang disusun dengan sistematis, terarah, dan tepat sasaran dengan berpedoman pada *Standard Operating Procedure (SOP)* No. 092 tahun 2016.

Salah satu fokus utama Bank terkait keberlanjutan di tahun 2022, 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)*. Pengembangan tersebut juga bertujuan untuk memperluas jangkauan nasabah baru di segmen usaha mikro, kecil, dan menengah, serta memenuhi kebutuhan masyarakat terkait produk dan layanan perbankan secara digital.

Bank Ina always maintains its commitment to applying the best banking practices according to the sustainable finance principles. This commitment is a form of the Bank Ina's active participation in supporting the realization of sustainable development goals (SDGs), proclaimed by the Government of Indonesia in 2024, and seeking positive benefits for stakeholders, in terms of economic, social, and environmental aspects by positioning itself as a partner for agent of change.

By applying sustainable principles, Bank Ina continues to grow and synergize to achieve solid business continuity and maximize stakeholder value. Therefore, the Bank has established 4 main foundations in the implementation of social and environmental responsibility (TJSL), namely responsibility for social development; responsibility for the environment; responsibility for customers; and responsibility for employment, occupational health and safety. All these responsibilities are carried out through initiative programs that are structured in a systematic, directed, and on target manner by referring to *Standard Operating Procedure (SOP)* No. 092 of 2016.

One of the Bank's main focuses regarding sustainability in 2022 was developing product and service innovations with 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)*. This development aims to expand and reach new customers in micro, small, and medium business segments, and to meet the community needs regarding digital banking products and services.

Strategi Keberlanjutan

Sustainability Strategy

Komitmen Bank Ina dalam menerapkan prinsip keuangan berkelanjutan dan berkontribusi terhadap pencapaian target SDGs juga dibuktikan melalui penyusunan inisiatif dan rencana strategis Bank dalam Rencana Aksi Keuangan Berkelanjutan (RAKB). Dengan demikian, penerapan keuangan berkelanjutan di Bank Ina dapat berjalan terukur dan tepat sasaran. **[POJK51-A.1]**

Sementara itu, RAKB untuk periode 2022 telah disampaikan kepada Otoritas Jasa Keuangan pada tanggal 29 November 2021, melalui Surat No. OJK/DIR/213/1121.

Bank Ina's commitment to implementing sustainable finance principles and contributing to achieving the SDGs targets is also evidenced through the preparation of the Bank's initiatives and strategic plans in the Sustainable Finance Action Plan (RAKB). Thus, the implementation of sustainable finance at Bank Ina can be measurable and right on target. **[POJK51-A.1]**

RAKB for 2022 was submitted to the Financial Services Authority on November 29, 2021, through Letter No. OJK/DIR/213/1121.

Prioritas Penerapan Keuangan Berkelanjutan Tahun 2022-2026

Bank Ina telah menyusun aksi keuangan berkelanjutan untuk periode tahun 2022-2026, dengan gambaran strategi dan kegiatan sebagai berikut.

Priority for Sustainability Finance Implementation 2022-2026

Bank Ina has prepared its sustainable finance actions for 2022-2026, with an overview of strategies and activities as follows.

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 2026 adalah 37,02% dari total kredit yang diberikan, terdiri dari: Kredit UMKM : 30,00% Kredit Non-UMKM : 7,02% 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 2026 is 37.02% of total loans, consisting of: MSME Loans : 30.00% Non-MSME Loans : 7.02%

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

Jenis Kredit	2022	2023	2024	2025	2026	Type of Loans
Total Kredit	5.170.300	8.454.880	13.358.320	20.101.649	29.222.308	Total Loans
Kredit UMKM	1.034.060	2.113.720	4.007.496	6.030.495	8.766.692	MSME Loans
Kredit Non-UMKM - KB	989.983	1.187.980	1.425.576	1.710.691	2.052.829	Non-MSME Loans - KB
Total Kredit-KB	2.024.043	3.301.700	5.433.072	7.741.186	10.819.521	Total Loans - KB
Total NPL-KB	46.016	69.330	117.553	178.905	260.079	Total NPL-KB
Rasio NPL KB to Total Kredit (%)	0,89	0,82	0,88	8,89	0,89	NPL-KB to Total Loans Ratio (%)

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

Jumlah aset produktif kegiatan usaha berkelanjutan untuk tahun 2026 adalah 24,47% dari total aset produktif Bank, terdiri dari:

Aset Produktif UMKM : 19,83%

Aset Produktif Non-UMKM : 4,64%

The total earning assets of sustainable business activities for 2026 is 24.47% of the Bank's total earning assets, consisting of:

MSME Earning Assets : 19.83%

Non-MSME Earning Assets : 4.64%

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

Aset Produktif (AP)	2022	2023	2024	2025	2026	Earning Assets (AP)
Total AP	12.993.150	17.701.724	24.538.977	32.707.964	44.213.912	Total Earning Assets (AP)
AP - UMKM - KB	1.034.060	2.113.720	4.007.496	6.030.495	8.766.692	AP - MSME - KB
Total AP Non-UMKM - KB	989.983	1.187.980	1.425.576	1.710.691	2.052.829	Total AP Non-MSME - KB
Total AP-KB	2.024.043	3.301.700	5.433.072	7.741.186	10.819.521	Total AP-KB
Total AP Non-UMKM - Non-KB	10.969.107	14.400.024	19.105.905	24.966.778	33.394.391	Total AP Non-MSME - Non-KB
Total NPL AP - KB	46.016	69.330	117.553	178.905	260.079	Total NPL AP - KB
Rasio NPL - AP to Total AP (%)	0,35	0,39	0,48	0,54	0,59	NPL - AP to Total AP Ratio (%)

Indikator terkait dengan Pengembangan Kapasitas Internal Bank

Indicators related to the Bank's Internal Capacity Development

Prioritas Bank Ina dalam RAKB sesuai Pasa 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. Developing an action program, one of which is holding an RAKB training workshop for Bank Ina's internal party.
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 Rp335,3 juta (0,25%) dari total biaya tenaga kerja untuk biaya pelatihan yang akan digunakan untuk pengembangan kapasitas, pelatihan dan <i>workshop</i> terkait LST. Allocating Rp335.3 million (0.25%) of the total labor costs for training costs which will be used for capacity building, training and workshops related to LST.

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 Pasa 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 2021. - 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 2021. - 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
2022	- Sebagian karyawan di tingkat manajerial/pengambil keputusan, mengikuti program peningkatan terkait keuangan berkelanjutan. - Sebagian analisis 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. - Menerbitkan produk program pembiayaan UMKM dan program pembiayaan lain yang mendukung program keberlanjutan. - Some employees at managerial/decision-making level participate in development programs related to sustainable finance. - Some of the credit analysts for business sectors with high social and environmental risks have followed the related risk management capacity building program. - Increasing lending facilities to MSMEs. - Publishing MSME financing program products and other financing programs that support sustainability 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 penyaluran kredit dengan skema kredit usaha rakyat (KUR). - Realisasi produk Laku Pandai. - Tercapainya rasio kredit UMKM sebesar 20% dari total kredit, - Kesesuaian antara target dan realisasi berdasarkan penilaian dari hasil audit internal. - As much as 25% of the total management, employees at managerial/decision-making level, attended training related to sustainable finance. - As much as 20% of credit analysts have attended training related to AMDAL/social and environmental risk management. - Realization of lending with People's Business Credit (KUR) scheme. - Realization of Laku Pandai (branchless banking) products. - Achievement of MSME loan ratio of 20% of the total loans, - Conformity between target and realization based on internal audit assessment results.
2023	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. - 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. - Environmentally friendly internal environmental management.	- 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. - Studies related to environmentally friendly financing are carried out, the results of which are used as a reference for preparing SOPs and developing sustainable finance products and/or services. - Conformity between target and realization based on internal audit assessment results.
2024	- Pengelolaan lingkungan internal yang ramah lingkungan hidup. - Kebijakan dan manajemen risiko lingkungan, sosial, dan tata kelola. - Environmentally friendly internal environmental management. - Environmental, social, and governance risk management and policies.	- Adanya kerangka kerja manajemen risiko lingkungan, sosial, dan tata kelola (LST). - Ketersediaan produk-produk yang mensyaratkan adanya aspek perlindungan dari LST/iklim. - Kesesuaian antara target dan realisasi berdasarkan penilaian dari hasil audit internal. - The existence of an environmental, social, and governance (ESG) risk management framework. - Availability of products that require protection from ESG/climate. - Conformity between target and realization based on internal audit assessment results.

Tahun Year	Target Kegiatan Prioritas Priority Activity Targets	Indikator Keberhasilan Success Indicator
2025	- Risiko sosial, lingkungan hidup, dan tata kelola telah terintegrasi dalam aktivitas bisnis Bank. - Kebijakan dan manajemen risiko lingkungan, sosial, dan tata kelola. - Social, environmental, and governance risks have been integrated into the Bank's business activities. - Environmental, social, and governance risk management and policies.	- Disusun SOP mengenai integrasi risiko sosial, lingkungan hidup, dan tata kelola ke dalam aktivitas bisnis pada kredit/pembiayaan sektor komersial. - Kesesuaian antara target dan realisasi berdasarkan penilaian dari hasil audit internal. - SOPs have been prepared regarding the integration of social, environmental, and governance risks into business activities in commercial sector lending/financing. - Conformity between target and realization based on internal audit assessment results.
2026	- Sejak tahun pertama implementasi di tahun 2021 portofolio berkelanjutan mengalami peningkatan sebesar 645,58%. - Pengelolaan lingkungan internal yang ramah lingkungan hidup. - 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. - Since the first year of implementation in 2021, the sustainable portfolio has increased by 645.58%. - Environmentally friendly internal environmental management. - The creation of a culture of prudential principles in the activities of raising and distributing funds, including the negative social and environmental impacts of the projects or activities financed.	- Jumlah kredit/pembiayaan berkelanjutan pada 31 Desember 2026 sebesar Rp10,82 miliar atau meningkat 645,58% dari jumlah kredit/pembiayaan berkelanjutan pada 31 Desember 2021. - Peningkatan kesadaran debitur terhadap tanggung jawab sosial dan kelestarian lingkungan hidup. - Kesesuaian antara target dan realisasi berdasarkan penilaian dari hasil audit internal. - Total sustainable lending/financing on December 31, 2026, amounted to Rp10.82 billion, an increase of 645.58% from the total sustainable lending/financing on December 31, 2021. - Increasing debtors' awareness of social responsibility and environmental preservation. - Conformity between target and realization based on internal audit assessment results.

Pencapaian RAKB Bank Ina Tahun 2022

Bank Ina senantiasa mengukur pencapaian RAKB di setiap periodenya untuk melihat perkembangan penerapan prinsip keuangan berkelanjutan. Pencapaian RAKB Bank Ina di tahun 2022 diungkapkan sebagai berikut.

Bank Ina's RAKB Achievements in 2022

Bank Ina always measures RAKB achievement every period to see the progress in implementing sustainable finance principles. Bank Ina's RAKB achievements in 2022 are disclosed as follows.

Uraian Kegiatan Description of Activities	Periode Pelaksanaan Implementation Period	Penanggung Jawab Pelaksanaan Party in Charge of Implementation	Sumber Dayang 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 dan penyaluran KUR. Launched MSME development program products and other financing programs that support sustainable finance programs, among others Laku Pandai and KUR distribution.	Januari-Maret January-March	- Divisi Mikro Banking - Digital Banking	- Divisi Mikro Banking - Divisi Manajemen Risiko - Divisi Retail Banking - Bagian Akuntansi dan Perencanaan Keuangan - Bagian Kepatuhan dan APU-PPT - Digital Banking	- Realisasi penyaluran kredit dengan skema KUR. - Realisasi produk Laku Pandai.	- Penyaluran kredit dengan skema KUR tercapai; dan - Produk Laku Pandai masih menunggu izin dari otoritas.
Penyaluran kredit dan penghimpunan dana masyarakat yang memenuhi kriteria kegiatan usaha berkelanjutan. Distribution of loans and collection of public funds that meet the criteria for sustainable business activities.	Januari-Desember January-December	- Divisi Komersial Banking - Divisi Mikro Banking - Divisi Retail Banking	- Divisi Komersial Banking - Divisi Mikro Banking - Divisi Retail Banking	Jumlah kredit kegiatan usaha berkelanjutan akhir 2022 adalah 39,15% dari total kredit yang diberikan.	Jumlah kredit kegiatan usaha berkelanjutan akhir 2022 tercapai sebesar 34,89% dari total kredit yang diberikan.
		- Commercial Banking Division - Micro Banking Division - Retail Banking Division	- Commercial Banking Division - Micro Banking Division - Retail Banking Division	The number of loans for sustainable business activities at the end of 2022 was 39,15% of the total loans.	The number of loans for sustainable business activities at the end of 2022 was 34.89% of the total loans.

Uraian Kegiatan Description of Activities	Periode Pelaksanaan Implementation Period	Penanggung Jawab Pelaksanaan Party in Charge of Implementation	Sumber Dayang yang Dibutuhkan Required Resources	Indikator Keberhasilan Success Indicator	Status Pencapaian Achievement Status
Edukasi dan sosialisasi keuangan berkelanjutan.	Januari-Desember	- Fungsi LST - Divisi <i>Human Capital</i>	Karyawan terkait dengan alokasi dana sebesar Rp335,3 juta.	- 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.	Pelaksanaan <i>training</i> tahun 2022 terkait edukasi dan sosialisasi keuangan berkelanjutan masih terbatas dan belum diberikan sesuai target yang ditetapkan.
Sustainable finance education and dissemination.	January-December	- LST function - Human Capital Division	Employees related and allocation of funds amounting to Rp 335.3 million.	- 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.	The implementation of training in 2022 for spreading knowledge of sustainable finance is still in its early stages and has not met the predetermined goals.
Penyusunan Laporan Realisasi RAKB 2021.	Januari-Maret	Divisi Legal dan Sekretaris Perusahaan	- Divisi Umum - Divisi <i>Komersial 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>	Pihak yang menjadi penanggung jawab RAKB dapat menjalankan tugas dan tanggung jawab masing-masing: - Penyusunan Laporan Keberlanjutan 2021. - Terlaksananya kegiatan <i>corporate social responsibility</i>.	Bank telah menyusun realisasi Laporan Berkelanjutan tahun 2021.
Preparation of the 2021 RAKB Realization Report.	January-March	Legal and Corporate Secretary Division	- General Division - Commercial Banking Division - Human Capital Division - Risk Management Division - Accounting and Financial Planning Department - Legal and Corporate Secretary Division - Retail Banking Division	Party in charge of RAKB can perform the respective duties and responsibilities: - Preparation of the 2021 Sustainability Report. - Implementation of corporate social responsibility activities.	For 2021, the Bank created a Sustainability Report.
Review kebijakan dan SOP terkait kegiatan usaha berkelanjutan. Review 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		
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		

Prioritas kegiatan RAKB serta pelaksanaan program sosial dan lingkungan yang dijalankan Bank Ina berfokus pada pencapaian tujuan SDGs berikut.

The priority of RAKB activities as well as the implementation of social and environmental programs run by Bank Ina focuses on achieving the following SDGs goals.



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 yang dapat mempengaruhi atau terpengaruh oleh aktivitas dan layanan jasa perbankan secara signifikan. 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 out the stakeholder groups that may significantly influence or be affected by banking activities and services. 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 aspects. Every important issue from stakeholders is used as a basis for determining the focus of presenting this report.

The identification of Bank Ina's stakeholders refers to the 2015 AA1000 Stakeholder Engagement Standard (SES) 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.

Berdasarkan standar tersebut, pemangku kepentingan yang teridentifikasi diungkapkan sebagai berikut.

Based on these standards, the identified stakeholders are disclosed as follows.

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 labor 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 <i>whistleblowing system</i> (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 Center services; and - Conducting customer satisfaction surveys.	All year round or as needed

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

Kelompok Pemangku Kepentingan Stakeholder Group	Dasar Pemilihan Selection Basis	Kebutuhan Pemangku Kepentingan Stakeholder Needs	Respons terhadap Kebutuhan Pemangku Kepentingan Response to Stakeholder Needs	Metode Pelibatan Engagement Method	Frekuensi Pelaksanaan Implementation Frequency
Hubungan Kemasyarakatan/ Organisasi Sosial/Lembaga Swadaya Masyarakat, dan Media	- Tanggung Jawab; Ketergantungan; - Perhatian; dan - Perspektif.	- 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.	- 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.	- 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>.	Sesuai rencana pelaksanaan program atau sesuai kebutuhan.
Community Relations/ Social Organizations/ Non-Governmental Organizations, and Media	- Responsibility; - Dependency; - Attention; and - Perspective.	- 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.	- 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.	- 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.	According to the program implementation plan or as needed.

Topik Material

Bank Ina telah melakukan identifikasi terhadap topik material yang dianggap penting dan berdampak signifikan bagi para pemangku kepentingan. Topik material yang dimaksud diungkapkan sebagai berikut.

Material Topics

Bank Ina has identified the material topics deemed important that have significant impact on stakeholders. The material topics are as follows.

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

Topik Material Material Topics	Alasan Bersifat Material Material Reasons
Aspek Sosial Social Aspect	
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.

01

KILAS KINERJA 2022

2022 Performance Highlights





Ikhtisar Kinerja Keberlanjutan

Sustainability Performance Highlights

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

Sustainability Performance Highlights

Kinerja Keuangan

Financial Performance

Laba (Rugi) dan Penghasilan Komprehensif Lainnya

Profit (Loss) and Other Comprehensive Income

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

Uraian	2022	2021	2020	2019	2018	Description
Pendapatan (Beban) Bunga						Interest Income (Expense)
Pendapatan Bunga	1.172.750	673.334	430.256	353.519	280.188	Interest Income
Beban Bunga	(613.873)	(461.747)	(261.553)	(203.573)	(137.605)	Interest Expense
Pendapatan Bunga - Neto	558.877	211.587	168.703	149.946	142.583	Interest Income - Net
Pendapatan Operasional Lainnya	30.233	97.372	73.208	20.165	8.549	Other Operating Income
Beban Operasional Lainnya	(386.257)	(258.782)	(213.290)	(160.171)	(134.197)	Other Operating Expenses
Laba Sebelum Beban Pajak	202.853	50.177	28.621	9.940	16.935	Income Before Tax Ex-pense
Beban Pajak - Neto	(45.805)	(10.429)	(9.245)	(2.825)	(5.540)	Tax Expense - Net
Laba Bersih Tahun Berjalan	157.048	39.748	19.376	7.115	11.395	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 re-classified to profit or loss:
Pengukuran Kembali Liabilitas Imbalan Kerja	255	566	(1.687)	60	1.910	Remeasurement of Em-mployee Benefit Liabilities
Pajak Penghasilan Terkait	(55)	(94)	346	(15)	(477)	Related Income Tax
	200	472	(1.341)	45	1.433	
Pos-Pos yang Akan Direklasifikasi ke Laba Rugi:						Items that May Be Reclas-sified to Profit and Loss:
Keuntungan (Kerugian) yang Belum Direalisasi atas Perubahan Nilai Wajar Efek-Efek yang Diklasifikasikan sebagai Nilai Wajar melalui Penghasilan Komprehensif	(48.844)	(85.618)	53.690	7.846	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	547	143	10	-	-	Allowance for Impairment Losses on Marketable Se-curities Classified as Fair Value through Other Comprehensive Income
Pajak Penghasilan Terkait	10.754	17.684	(10.514)	(1.962)	2.987	Related Income Tax
	(37.543)	(67.791)	43.186	5.884	(8.960)	
Penghasilan (Beban) Komprehensif Lainnya Tahun Berjalan - Setelah Pajak	(37.343)	(67.319)	41.845	5.929	(7.527)	Other Comprehensive Income (Loss) for the Year - Net of Tax
Total Penghasilan Komprehensif Tahun Berjalan	119.705	(27.571)	61.221	13.044	3.868	Total Comprehensive In-come for the Year
Laba per Saham Dasar dan Dilusi (Nilai Penuh)	26,45	7,03	3,43	1,26	2,02	Basic and Diluted Earnings per Share (Full Amount)

Posisi Keuangan

Financial Position

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

Uraian	2022	2021	2020	2019	2018	Description
Total Aset	20.552.736	15.055.850	8.437.685	5.262.429	3.854.174	Total Assets
Aset Produktif Bersih	19.010.506	13.237.083	8.006.610	4.691.821	3.486.632	Net Earning Assets
Pinjaman Diterima	-	-	-	-	-	Loan Received
Total Ekuitas	3.288.088	2.373.675	1.217.144	1.221.096	1.208.052	Total Equity
Total Liabilitas	17.264.648	12.682.175	7.220.541	4.041.333	2.646.122	Total Liabilities
Total Biaya Dana (%)	3,73	4,51	6,09	6,90	6,30	Total Cost of Funds (%)
Jumlah Lembar Saham yang Ditempatkan dan Disetor (juta lembar)	5.937	5.937	2.725	2.725	2.725	Number of Issued and Paid-up Shares (million shares)

Arus Kas

Cash Flows

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

Uraian	2022	2021	2020	2019	2018	Description
Arus Kas dari Aktivitas Operasi	(247.730)	3.434.690	2.269.456	415.100	505.896	Cash Flows from Operating Activities
Arus Kas untuk Aktivitas Investasi	(1.209.010)	(1.506.126)	(1.224.925)	(403.698)	(30.803)	Cash Flows for Investing Activities
Arus Kas dari (untuk) Aktivitas Pendanaan	778.589	1.166.050	(16.409)	1.063.997	-	Cash Flows from (for) Financing Activities
Kenaikan (Penurunan) Bersih Kas dan Setara Kas (Net)	(678.151)	3.094.614	1.028.122	11.402	475.093	Net Increase (Decrease) in Cash and Cash Equivalents (Net)
Posisi Kas dan Setara Kas di Awal Tahun	5.186.733	2.092.119	1.063.997	1.052.595	577.502	Position of Cash and Cash Equivalents at Beginning of Year
Posisi Kas dan Setara Kas di Akhir Tahun	4.508.582	5.186.733	2.092.119	1.063.997	1.052.595	Position of Cash and Cash Equivalents at End of Year

Rasio-Rasio Keuangan dan Kepatuhan

Financial and Compliance Ratios

(dalam % / in %)

Uraian	2022	2021	2020	2019	2018	Description
Permodalan						Capital
Rasio Kewajiban Penyediaan Modal Minimum						Capital Adequacy Ratio
Dengan Memperhitungkan Risiko Kredit dan Operasional	31,13	54,75	40,11	37,41	55,03	By Calculating Credit and Operations Risk
Dengan Memperhitungkan Risiko Kredit, Operasional, dan Pasar	31,12	53,14	40,08	37,41	55,03	By Calculating Credit, Operations, and Market Risks
Aset Produktif						Earning Assets
Rasio Kredit Bermasalah (NPL) - Kotor	1,73	2,62	1,43	4,76	2,43	Non-Performing Loans (NPL) - Gross
Rasio Kredit Bermasalah (NPL) - Bersih	0,55	1,64	0,20	3,10	2,06	Non-Performing Loans (NPL) - Net
Aset Produktif Bermasalah	0,79	0,74	0,52	2,51	1,21	Non-Performing Earning Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	1,25	1,08	1,28	1,25	0,98	Allowance for Impairment Losses (CKPN) of Financial Assets to Earning Assets
Rentabilitas						Profitability
Imbal Hasil atas Aset (ROA)	1,09	0,44	0,51	0,23	0,50	Return on Assets (ROA)
Imbal Hasil atas Ekuitas (ROE)	6,57	3,19	1,69	0,60	0,97	Return on Equity (ROE)
Biaya Operasional terhadap Pendapatan Operasional (BOPO)	82,43	92,42	93,80	96,80	93,06	Operating Costs to Operating Income (BOPO)
Margin Bunga Bersih (NIM)	3,49	2,25	3,40	3,78	4,55	Net Interest Margin (NIM)
Liabilitas terhadap Ekuitas	525,07	534,28	593,24	330,96	219,04	Debt to Equity
Liabilitas terhadap Aset	84,00	84,23	85,57	76,80	68,66	Debt to Assets

Uraian	2022	2021	2020	2019	2018	Description
Likuiditas						Liquidity
Rasio Kredit terhadap Total Pendanaan (LFR)	63,06	29,67	41,26	62,94	69,28	Loans to Funding Ratio (LFR)
Kepatuhan						Compliance
Persentase Pelanggaran BMPK						Percentage of LLL Violations
Pihak Terkait	-	-	-	-	-	Related Parties
Pihak Tidak Terkait	-	-	-	-	-	Non-Related Parties
Persentase Pelampauan BMPK						Percentage of LLL Excess
Pihak Terkait	-	-	-	-	-	Related Parties
Pihak Tidak Terkait	-	-	-	-	-	Non-Related Parties
Giro Wajib Minimum (GWM) - Rupiah	17,61	21,65	3,09	8,31	6,55	Minimum Statutory Re-serves (GWM) - Rupiah
Giro Wajib Minimum (GWM) - Valuta Asing	4,58	10,34	4,28	-	-	Minimum Statutory Re-serves (GWM) - Foreign Currency
Posisi Devisa Neto	0,00	0,13	0,18	-	-	Net Open Position
Transaksi Spot dan Derivatif	783	310	-	-	-	Spot and Derivative Transactions

Kinerja Operasional

Operating Performance

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

Uraian	2022	2021	2020	2019	2018	Description
Pinjaman yang Diberikan	9.749.245	3.709.335	2.931.448	2.519.213	1.759.096	Loan Received
Dana Pihak Ketiga	15.462.825	12.502.036	7.104.540	4.002.762	2.539.232	Third-Party Funds
Pemasaran dan Kredit						Marketing and Loans
Total Pendapatan	678.539	316.132	266.761	226.202	173.325	Total Income
Total Beban	(710.952)	(521.263)	(319.176)	(232.072)	(166.753)	Total Expense
Treasury						Treasury
Total Pendapatan	491.471	434.786	219.909	134.710	109.865	Total Income
Total Beban	(3.543)	(2.418)	(807)	(2.267)	(495)	Total Expense
Trade Finance						Trade Finance
Total Pendapatan	16.410	3.549	115	130	194	Total Income
Total Beban	(56)	(166)	-	-	-	Total Expense

Keberlanjutan Kinerja Sosial [POJK51-B.3]

Sustainability of Social Performance

Uraian	Satuan Unit	2022	2021	2020	2019	2018	Description
Pengelolaan Karyawan							Employee Management
Total Karyawan	Orang People	739	619	585	521	465	Total Employees
Total Karyawan Wanita	Orang People	231	198	175	147	139	Total Female Employees
Pelatihan Karyawan	Peserta Participant	3.738	2.817	2.951	2.349	993	Employee Training
Pengembangan Sosial dan Kemasyarakatan							Social and Community Development
Jenis Kegiatan	Program	5	9	4	4	3	Type of Activity
Biaya Investasi Sosial	Rupiah	206.966.905	317.163.270	280.919.695	219.495.029	165.441.000	Social Investment Cost

Keberlanjutan Kinerja Lingkungan Hidup [POJK51-B.2]

Environmental Performance Sustainability

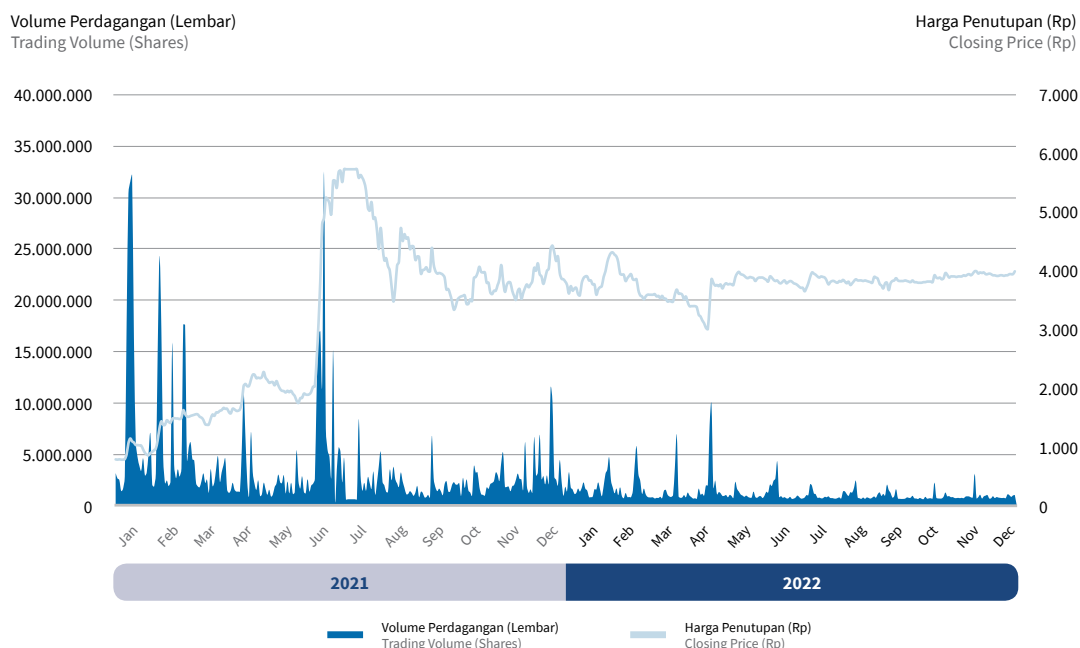
Uraian	Satuan Unit	2022	2021	2020	2019	Description
Pembiayaan Kegiatan Usaha Berkelanjutan	jutaan Rupiah millions of Rupiah	3.401.435	978.012	1.072.983	-	Financing of Sustainable Business Activities
Penggunaan Listrik	jutaan Rupiah millions of Rupiah	1.879	1.352	1.287	1.148	Use of Electricity
Penggunaan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

Ikhtisar Saham

Share Highlights

Tahun Year	Periode	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)
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
2021	Kuartal I 1 st Quarter	1.625	1.285	1.585	60.806.000	5.597.831.250	8.872.562.531.250
	Kuartal II 2 nd Quarter	6.175	1.615	5.575	141.449.100	5.597.831.250	31.207.909.218.750
	Kuartal III 3 rd Quarter	4.980	3.630	3.680	23.225.300	5.597.831.250	20.600.019.000.00
	Kuartal IV 4 th Quarter	4.860	3.630	3.810	65.047.100	5.877.722.813	22.394.123.917.530

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



Aksi Korporasi

Pada periode 14-20 Desember 2022, Bank Ina melakukan Penawaran Umum Terbatas IV (PUT IV) dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu (HMETD) kepada para Pemegang Saham sebanyak 197.622.915 lembar saham biasa dengan nominal Rp100,- per lembar saham pada harga penawaran Rp4.050,- per saham. Aksi korporasi tersebut dilaksanakan setelah mendapatkan Surat Pemberitahuan Efektifnya Pernyataan Pendaftaran dari Kepala Eksekutif Otoritas Jasa Keuangan No. S-251/D.04/2022 tanggal 30 November 2022. Selain PUT IV, Bank tidak melakukan aksi korporasi lain, seperti penggabungan saham, dividen saham, saham bonus, penerbitan efek konversi, serta perubahan nilai nominal saham.

Corporate Action

In the period of December 14-20, 2022, Bank Ina conducted Limited Public Offering IV (PUT IV) in order to issue Preemptive Rights (HMETD) to Shareholders of 197,622,915 common shares with a nominal value of Rp100 per share with offering price of Rp4.050 per share. The corporate action was conducted after receiving a Notification Letter on the Effectiveness of Registration Statement from the Chief Executive of Financial Services Authority No. S-251/D.04/2022 dated November 30, 2022. In addition to PUT IV, the Bank did not conduct other corporate actions, such as reverse stock, stock dividends, bonus shares, issuance of convertible securities, and changes in the nominal value of shares.

Aktivitas Perdagangan Saham

Sepanjang tahun 2022, Bank tidak menerima sanksi atas aktivitas perdagangan saham, baik berupa penghentian sementara ataupun penghapusan pencatatan saham. Hal ini membuktikan bahwa Bank senantiasa patuh terhadap ketentuan dan peraturan perundang-undangan yang berlaku di Indonesia, khususnya terkait pasar modal.

Stock Trading Activity

In 2022, the Bank did not receive sanctions for stock trading activities, either in the form of temporary suspension or delisting of shares. This proves that the Bank always complies with the laws and regulations that apply in Indonesia, especially those related to the capital market.

Ikhtisar Obligasi Bonds Highlights

Sepanjang tahun 2022, Bank tidak menerbitkan obligasi, sukuk, maupun obligasi konversi.

Throughout 2022, the Bank did not issue bonds, sukuk, or convertible bonds.

Peristiwa Penting Significant Events



14 Januari / January 2022

Peresmian Kantor Cabang Pembantu Kota Bukit Indah, Bandung.
Inauguration of Bukit Indah City Sub-Branch Office, Bandung.



22 Januari / January 2022

Pelaksanaan rapat kerja tahun 2022 di Novotel Ibis Style Hotel, Bogor.
The 2022 work meeting at Novotel Ibis Style Hotel, Bogor.



7 April / April 2022

Penambahan jumlah kerja sama dengan pengembangan perumahan untuk kredit pemilikan properti, di antaranya dengan Perumahan The Panorama Resort, Yogyakarta.
Increase cooperation with housing development for property ownership loans, among others, with The Panorama Resort, Yogyakarta.



3 Juni / June 2022

Pelaksanaan Rapat Umum Pemegang Saham (RUPS) Tahunan, RUPS Luar Biasa, serta Paparan Publik.
Convening the Annual General Meeting of Shareholders (GMS), Extraordinary GMS, and Public Expose.



3 Juni / June 2022

Perayaan Hari Ulang Tahun (HUT) Bank Ina ke 31 tahun.
Celebration of Bank Ina's 31st Anniversary.



20 Juni / June 2022

Peresmian Relokasi Kantor Cabang Pembantu Kelapa Gading, Jakarta Utara.
Inauguration of Relocation of Kelapa Gading Sub-branch Office, North Jakarta.



4 Juli / July 2022

Penandatanganan Perjanjian Kerja sama Penyediaan Fasilitas Kredit Konsumer kepada karyawan PT Srihapan Mega Persada.
Signing of Cooperation Agreement for the Provision of Consumer Loan Facilities to employees of PT Srihapan Mega Persada.



22 Juli / July 2022

Pelaksanaan *Community Event* cabang Semarang.
Implementation of Community Event of Semarang branch office.



25 Juli / July 2022

Penandatanganan Perjanjian Kredit Program (PKP) dengan Pemerintah Indonesia dalam rangka pembiayaan skema subsidi bunga/subsidi margin kredit usaha rakyat.
Signing of Program Loan Agreement (PKP) with the Government of Indonesia in the context of financing the interest subsidy scheme/subsidized people's business credit margins.



11 Agustus / August 2022

Penandatanganan Perjanjian Kerja sama Penyediaan Fasilitas Kredit Konsumer dengan Salim Agrochemicals Group.
Signing of Cooperation Agreement for Provision of Consumer Loan Facilities with Salim Agrochemicals Group.



1 September 2022

Peresmian Kantor Cabang Pembantu Indogrosir Cikokol, Tangerang.

Inauguration of Indogrosir Cikokol Sub-Branch Office, Tangerang.



5 September 2022

Perayaan Hari Pelanggan Nasional 2022.
Celebration of National Customer Day 2022.



15 September 2022

Peresmian Kantor Cabang Pembantu Pati, Jawa Tengah.
Inauguration of Pati Sub-Branch Office, Central Java.



17 November 2022

Penandatanganan Perjanjian Kerja sama dengan PT Srihapan Mega Persada terkait Penyediaan Fasilitas Kredit Pemilikan Rumah dan Ruko Palu City Square, Palu, Sulawesi Tengah.

Signing of a Cooperation Agreement with PT Srihapan Mega Persada regarding the Provision of Home Ownership Credit Facility for Palu City Square Ruko, Palu, Central Sulawesi.

Penghargaan Awards



1



2



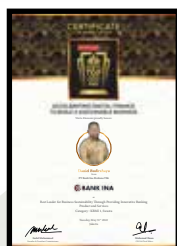
3



4



5



6



7



8



9



10



11



12



13



14

1. 18 Maret 2022 / March 18, 2022

Nama Penghargaan / Award Name:

The Best Sales Marketing for Public Company 2022 Category Bank BUKU 2

Penyelenggara / Organizer:

Economic Review

2. 7 April 2022 / April 7, 2022

Nama Penghargaan / Award Name:

3rd Rank Bank Umum Konvensional (KBM) I Category Asset Class Rp10 Trillion to < Rp25 Trillion

Penyelenggara / Organizer:

Infobank

3. 22 April 2022 / April 22, 2022

Nama Penghargaan / Award Name:

The Best Annual Report for Public Company Category Bank BUKU 2

Penyelenggara / Organizer:

Economic Review

- 4. 20 Mei 2022 / May 20, 2022**

Nama Penghargaan / Award Name:
In Recognition of Top 100 Most Outstanding Women 2022 in Financial Sector and SEO

Penerima / Recipient:
Inawaty Handoyo (Komisaris Utama Independen / Independent President Commissioner)

Penyelenggara / Organizer:
Economic Review
- 5. 27 Mei 2022 / May 27, 2022**

Nama Penghargaan / Award Name:
The Most Improved Banking Company with Satisfaction to Customer of the Year

Penyelenggara / Organizer:
Sembilan Bersama Media
- 6. 31 Mei 2022 / May 31, 2022**

Nama Penghargaan / Award Name:
Best Leader for Business Sustainability Through Providing Innovative Banking Product and Services Category KBMI 1, Swasta

Penerima / Recipient:
Daniel Budirahayu (Direktur Utama / President Director)

Penyelenggara / Organizer:
Warta Ekonomi
- 7. 25 Agustus 2022 / August 25, 2022**

Nama Penghargaan / Award Name:
Indonesia Best Bank 2022 for The Development on Innovative Banking Products and Services Category KBMI 1, Private Swasta

Penyelenggara / Organizer:
Warta Ekonomi
- 8. 9 September 2022 / September 9, 2022**

Nama Penghargaan / Award Name:
3rd Indonesia Top Bank Award 2022 Category KBMI 1

Penyelenggara / Organizer:
The Economics
- 9. 21 Oktober 2022 / October 21, 2022**

Nama Penghargaan / Award Name:
4th The Best Finance Bank Public Company Category Assets Rp15 Trillion-Rp20 Trillion

Penyelenggara / Organizer:
Economic Review
- 10. 18 November 2022 / November 18, 2022**

Nama Penghargaan / Award Name:
Best Banking Company in Quality Services of the Year 2022

Penyelenggara / Organizer:
5 Pilar Media Communications dan National Awarding Achievement Centre
- 11. 23 November 2022 / November 23, 2022**

Nama Penghargaan / Award Name:
Recognized as Part of Infobank Top 200 The Next Leaders 2022

Penerima / Recipient:
Kiung Hui Ngo (Direktur Keuangan / Director of Finance)

Penyelenggara / Organizer:
Infobank
- 12. 14 Desember 2022 / December 14, 2022**

Nama Penghargaan / Award Name:
The Best Bank in Financial Resilience Kategori Bank Umum Konvensional (KBMI 1 dan 2) / Category of Conventional Commercial Bank (KBMI 1 and 2)

Penyelenggara / Organizer:
Tempo
- 13. 16 Desember 2022 / December 16, 2022**

Nama Penghargaan / Award Name:
5th The Best Bank Indonesia GCG Award VII 2022 Category Assets Rp15 Trillion-Rp20 Trillion (Bank Public Company)

Penyelenggara / Organizer:
Economic Review
- 14. 16 Desember 2022 / December 16, 2022**

Nama Penghargaan / Award Name:
1st The Best Indonesia Risk Management V 2022 Category Assets Rp15 Trillion-Rp20 Trillion (Bank Public Company)

Penyelenggara / Organizer:
Economic Review

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

02

LAPORAN MANAJEMEN

Management Report





Laporan Dewan Komisaris

Report of the Board of Commissioners



Inawaty Handojo

Komisaris Utama – Independen
Independent – President Commissioner

Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Pertama-tama, kami memanjatkan puji dan syukur ke hadirat Tuhan Yang Maha Esa, karena atas segala nikmat dan karunia-Nya, Bank Ina dapat melalui tahun 2022, yang merupakan tahun penuh dinamika, dengan tetap sehat serta dalam kondisi yang baik. Dinamika perekonomian yang terjadi sepanjang tahun 2022 memberikan tantangan tersendiri pada setiap sektor perekonomian, termasuk pada industri perbankan. Oleh karena itu, kualitas pengawasan dan pemberian nasihat yang dijalankan Dewan Komisaris atas kegiatan operasional Bank Ina terus kami tingkatkan, terutama dalam memastikan efektivitas penerapan strategi bisnis dalam memitigasi kondisi stagflasi hingga risiko geopolitik. Kami meyakini bahwa keunggulan kompetitif yang dimiliki Bank Ina mampu dioptimalkan dengan baik untuk memitigasi setiap tantangan menjadi peluang baru guna menunjang pencapaian keuangan yang berkelanjutan dengan orientasi masa depan.

Melalui kesempatan ini, perkenankan saya mewakili Dewan Komisaris Bank Ina untuk menyampaikan laporan pengawasan pengelolaan usaha Bank Ina untuk tahun buku 2022. Laporan Dewan Komisaris ini memuat penilaian kami atas kinerja Direksi dalam pengelolaan Bank Ina dan dasar penilaiannya; pengawasan dalam perumusan dan implementasi strategi oleh Direksi; pandangan atas prospek usaha perusahaan yang disusun oleh Direksi dan dasar pertimbangannya; serta pengawasan dalam penerapan tata kelola perusahaan. Hasil pengawasan tersebut dapat kami sampaikan berikut ini.

Pandangan Dewan Komisaris atas Kondisi Eksternal

Kami mengamati perkembangan perekonomian global yang kembali dihadapkan pada tantangan yang tak kalah kompleks sejak mulainya pandemi Covid-19. Kondisi ini juga tidak terlepas dari ketegangan yang terjadi antara Rusia dan Ukraina yang telah menyebabkan gangguan rantai pasokan global sehingga mendorong inflasi pada level yang tinggi dan meningkatnya risiko ketidakpastian pasar uang. Kondisi demikian mendorong International Monetary Fund (IMF) untuk mengambil langkah koreksi terhadap proyeksi pertumbuhan ekonomi global tahun 2022. Namun demikian, kami bersyukur di tengah kondisi perekonomian

Dear Shareholders and Stakeholders,

First of all, let us send praise to God Almighty for it was His favor and grace that enabled Bank Ina to sail through the highly dynamic year of 2022 by remaining in a sound and good condition. The economic dynamic throughout 2022 posed challenges of its own to the economic sector, including the banking industry. Therefore, the quality of supervision and advisory function carried out by the Board of Commissioners for Bank Ina's operational activities has been continuously improved, especially to ensure the effectiveness of business strategy implementation to mitigate stagflation up to geopolitical risks. We believe that Bank Ina's competitive advantages can be well optimized to mitigate every challenge and turn it into new opportunities to support sustainable financial achievements that are oriented towards the future.

Through this opportunity, allow me to represent Bank Ina's Board of Commissioners to deliver the supervisory report on Bank Ina's business management for the 2022 fiscal year. This Board on Commissioners' report contains our assessment of the Board of Directors' performance and the basis for assessment; the supervision of strategy formulation and implementation carried out by the Board of Directors; views on the Company's business prospects presented by the Board of Directors and the basis for consideration; as well as the supervision of corporate governance implementation. The supervisory results are presented as follows.

Board of Commissioners' Views on External Conditions

We have observed the global economic development that faced another challenge which was no less complex since the beginning of the Covid-19 pandemic. This condition was highly related to the tension between Russia and Ukraine that has disrupted the global supply chain and pushed up inflation as well as increased the risk of money market uncertainty. That condition drove the International Monetary Fund (IMF) to take corrective measures for the projection of 2022 global economic growth. However, we are grateful that the national economy has remained resilient and shown continuous improvement amid the condition of the global economy that

global yang mengalami tekanan tersebut, perekonomian nasional tetap memiliki daya tahan dan menunjukkan perbaikan yang berkelanjutan. Badan Pusat Statistik (BPS) mencatat pertumbuhan ekonomi Indonesia pada tahun 2022 mencapai 5,31%, lebih tinggi dibandingkan capaian tahun sebelumnya sebesar 3,70%. Kinerja positif ini tidak terlepas dari terjaganya daya beli masyarakat serta kinerja ekspor komoditas unggulan.

Seiring dengan membaiknya berbagai indikator perekonomian nasional, stabilitas sistem keuangan Indonesia hingga akhir 2022 terus menunjukkan perbaikan. Penyaluran kredit maupun penghimpunan dana pihak ketiga (DPK) mencatatkan pertumbuhan dibandingkan dengan tahun sebelumnya. Dengan fundamental ekonomi nasional yang baik serta kondisi industri keuangan yang positif tersebut, kami optimis bahwa Bank Ina akan mampu untuk terus menunjukkan pertumbuhan yang sehat dan kuat. Kemampuan Bank Ina dalam menavigasi tantangan dan memanfaatkan peluang menjadi salah satu dasar penilaian kami terhadap optimisme kinerja Bank Ina.

Pengawasan terhadap Perumusan dan Implementasi Strategi Bisnis Direksi

Dinamika perekonomian dan sektor keuangan yang terjadi sepanjang tahun 2022 memberikan tantangan tersendiri bagi perjalanan bisnis Bank Ina. Tantangan yang dihadapi Bank Ina pada tahun 2022 di antaranya risiko kredit bermasalah serta semakin beragamnya layanan berbasis teknologi informasi yang ditawarkan oleh kompetitor. Kami mencermati beberapa bank lain hasil merger dengan pemegang saham dari negara lain mampu lebih cepat dalam pengembangan *digital banking*. Selain itu, pertumbuhan *fintech companies* yang cukup pesat menjadi *direct disruption* bagi sektor perbankan. Begitu juga dengan persaingan untuk pangsa kredit kecil dan mikro yang menjadi target bank skala besar dan bank asing, kini semakin ketat. Oleh karena itu, kami terus berupaya untuk meningkatkan kualitas pelaksanaan fungsi kami sebagai Dewan Komisaris dalam mendorong Bank Ina untuk terus bersaing dan mampu mencatatkan kinerja terbaiknya.

Mengacu pada Peraturan Otoritas Jasa Keuangan No. 5/POJK.03/2016 tentang Rencana Bisnis Bank, Dewan Komisaris wajib melaksanakan pengawasan terhadap pelaksanaan Rencana Bisnis Bank (RBB) yang antara lain memuat kebijakan dan strategi manajemen. Dalam mengoptimalkan tugas dan tanggung jawab fungsi pengawasan tersebut, Dewan Komisaris menyelenggarakan Rapat Internal Dewan Komisaris serta rapat gabungan dengan Direksi, baik secara reguler maupun insidental. Selain itu, kami juga menyampaikan pendapat, nasihat, dan tanggapan atas usulan Direksi yang dituangkan dalam surat kepada Direksi, surat persetujuan, maupun surat keputusan sesuai dengan kewenangan kami. Pengawasan dan pemberian nasihat tersebut terutama ditujukan untuk meningkatkan efektivitas penerapan RBB Bank Ina dalam menavigasi tantangan-tantangan yang dihadapi.

has been suffering from such stress. Statistics Indonesia (BPS) recorded a 5.31% growth in Indonesia's economy in 2022, higher than the achievement of the previous year at 3.70%. This positive performance was strongly due to the maintained people's buying power as well as the performance of priority commodity export.

Along with the improvement of various national economic indicators, Indonesia's financial system stability continued to show improvement until the end of 2022. Loans distribution and collection of third-party funds grew compared to those of previous year. With good national economic fundamentals as well as positive financial industry conditions, we are optimistic that Bank Ina will be able to demonstrate sound and strong growth. Bank Ina's ability to navigate challenges and seize opportunities has been one of the basis for our assessment of Bank Ina's performance optimism.

Supervision of the Board of Directors' Business Strategy Formulation and Implementation

The dynamics of the economy and financial sector throughout 2022 presented challenges all its own for Bank Ina's business development. The challenges faced by Bank Ina in 2022, among others, were the risk of non-performing loans and the increasing information technology-based services offered by competitors. We have observed that other banks resulted from mergers with foreign shareholders developed their digital banking faster. In addition, the rapid growth of fintech companies has become a direct disruption to the banking sector. Competition for the market share of small and micro loans, which were the targets of large-scale banks and foreign banks, has also been getting tougher. Therefore, we have been improving the performance quality of our functions as the Board of Commissioners in driving Bank Ina to keep competing and achieve its best performance.

Referring to the Financial Services Authority Regulation No. 5/POJK.03/2016 on the Bank's Business Plan, the Board of Commissioners has to supervise the implementation of the Bank's Business Plan (RBB) that contains, among others, management strategies and policies. By optimizing the supervisory tasks and responsibilities, the Board of Commissioners has organized Board of Commissioners's Internal Meetings as well as Joint Meetings with the Board of Directors, both on a regular and ad hoc basis. Additionally, we have also given opinions, advice, and responses to the Board of Directors' proposals, and we stated them in letters to the Board of Directors, approval letters, or decision letters according to our authority. The supervisory and advisory functions were mainly for improving the effectiveness of Bank Ina's RBB implementation in navigating challenges faced.

Berdasarkan pengawasan yang telah dilakukan sepanjang tahun, kami mengapresiasi langkah Direksi yang telah berhasil menyusun kebijakan strategis dengan mempertimbangkan faktor internal dan eksternal. Kemampuan Direksi dalam memahami dinamika ekonomi, keuangan, hingga perkembangan teknologi dinilai dapat menjaga ketahanan dan pertumbuhan performa Bank Ina. Komunikasi yang efektif dengan seluruh level organisasi diharapkan mampu menjaga keselarasan visi dan misi Bank Ina dengan pertumbuhan yang berkualitas di tengah persaingan yang semakin ketat.

Pandangan terhadap Kinerja Direksi

Kami menilai Direksi telah menjalankan tugas dan tanggung jawabnya dengan sangat baik sepanjang tahun 2022. Direksi dinilai telah konsisten dalam mengimplementasikan strategi yang adaptif, menggarap pangsa pasar yang potensial, serta mengoptimalkan keunggulan dan sumber daya yang dimiliki. Hasilnya, total aset tumbuh 36,51%, kredit yang disalurkan dan dana pihak ketiga (DPK) masing-masing meningkat sebesar 162,83% dan 23,68%. Pencapaian kinerja operasional yang positif tersebut, turut mendorong peningkatan capaian pendapatan bunga - neto sebesar 164,14%. Meskipun beban operasional Bank Ina mengalami peningkatan, namun peningkatan pendapatan bunga secara signifikan mampu mendorong pertumbuhan laba tahun berjalan hingga 295,11%. Penguatan kinerja keuangan ini semakin memberikan keleluasaan bagi Bank Ina untuk terus berpartisipasi aktif dalam mendukung usaha mikro, kecil, dan menengah (UMKM) berbasis kredit lancar.

Pertumbuhan ini disertai dengan tingkat kesehatan Bank Ina yang tetap terjaga, antara lain ditunjukkan dari nilai rasio kecukupan modal (KPM) dan rasio kredit bermasalah (*non performing loan/ NPL*) yang masih terkendali. Demikian pula dengan faktor-faktor tingkat kesehatan Bank Ina lainnya yang menunjukkan peringkat komposit sehat yang tercermin dari sisi profil risiko, tata kelola perusahaan, dan rentabilitas, serta kondisi yang kuat dari sisi struktur permodalan. Secara keseluruhan, kami mengapresiasi kinerja yang mampu ditorehkan Bank Ina pada tahun 2022. Namun demikian, kami juga berpesan agar Direksi dapat senantiasa menjaga komunikasi yang efektif serta mempertahankan kolaborasi yang kondusif di seluruh level organisasi sehingga dapat menjaga kualitas pertumbuhan yang berkesinambungan sekaligus menciptakan nilai tambah bagi para pemangku kepentingan.

Pandangan atas Prospek Usaha Perusahaan

Memasuki tahun 2023, kami mewaspadaikan ketegangan geopolitik yang terus berkecamuk serta berbagai indikator makroekonomi global yang belum cukup stabil dapat mendorong proyeksi terjadinya resesi global semakin mengemuka sehingga menyebabkan tingkat volatilitas harga dan ketidakpastian rantai pasok global atau *volatility, uncertainty, complexity, and ambiguity* (VUCA). Berbagai risiko ekonomi, seperti tingginya tingkat inflasi, pengetatan kebijakan moneter, hingga potensi perlambatan

Based on the supervisions throughout the year, we appreciate the measures taken by the Board of Directors that resulted in the formulation of strategic policies by considering internal and external factors. The Board of Directors' ability to understand the dynamics of economy, finance, and technological development is deemed to be able to maintain Bank Ina's performance growth and resilience. Effective communication with all organizational levels is expected to be able to maintain the alignment of Bank Ina's vision and mission with quality growth amid the increasing competition.

Views on the Board of Directors' Performance

We considered that the Board of Directors has performed its duties and responsibilities excellently in 2022. The Board of Directors was considered consistent in implementing adaptive strategies, penetrating potential market share, as well as optimizing owned advantages and resources. It resulted in a growth of 36.51% in total assets, and the loans and third-party funds (TPF) increased by 162.83% and 23.68%, respectively. The positive operational performance also supported the increase in net interest income of 164.14%. Even though Bank Ina's operating expenses rose, the increase in interest income significantly boosted the growth of profit for the year up to 295.11%. The financial performance strengthening gave more opportunities for Bank Ina to continue its active participation in supporting MSME businesses based on performing loans.

The growth was accompanied by the well-maintained soundness of Bank Ina, which was shown by Capital Adequacy Ratio (CAR) and Non-Performing Loan (NPL) that remained under control. Other Bank Ina's soundness factors also showed a sound composite rating, which was reflected in the risk profile, corporate governance, profitability, and strong capital structure. In general, we appreciate the performance delivered by Bank Ina in 2022. However, we have instructed the Board of Directors to always maintain effective communication and conducive collaboration at all organizational levels, and therefore, maintain the quality of sustainable growth as well as create added value for stakeholders.

Views on the Company's Business Prospects

Entering 2023, we have been guarding against the ongoing geopolitical tension as well as various global macroeconomic indicators that are not stable enough, all of which can drive the projection of global recession to realize and result in volatility, uncertainty, complexity, and ambiguity (VUCA). Various economic risks, such as high inflation rate, tightening of monetary policies, and slow economic growth have remained as challenges of their own for the global economy. Amid the global economic uncertainty,

ekonomi yang lebih dalam masih menjadi tantangan tersendiri bagi perekonomian global. Di tengah ketidakpastian kondisi perekonomian global tersebut, kami melihat perbaikan ekonomi Indonesia diprakirakan akan terus berlanjut. Optimisme ini ditopang oleh peningkatan konsumsi swasta dan investasi sejalan dengan terus meningkatnya mobilitas dan aktivitas ekonomi keuangan. Begitu juga dengan meredanya pandemi Covid-19 yang diharapkan mampu mendorong pemulihan ekonomi secara simultan.

Melihat dinamika parameter global dan nasional tersebut, kemudian memandang rencana kerja dan rencana strategis yang disusun oleh Direksi dalam Rencana Bisnis Bank (RBB) 2023-2025, kami optimis kinerja Bank Ina akan mampu tumbuh konstruktif. Perencanaan secara terstruktur dan sinergis yang diajukan jajaran Direksi dinilai telah disesuaikan dengan peluang dan tantangan ekonomi yang ada sehingga diharapkan mampu menjadi fondasi utama bagi Bank Ina untuk menghadapi tantangan-tantangan bisnis. Segenap dukungan diberikan pada setiap langkah Direksi dalam mengoptimalkan kinerja keuangan maupun operasional guna meraih momentum pemulihan ekonomi. Strategi inovatif dan berdaya guna dibutuhkan untuk menghadapi persaingan usaha yang menguat hingga penggunaan teknologi pada sistem pembayaran yang semakin mutakhir.

Pandangan atas Penerapan Praktik GCG Bank

Kami memandang penerapan tata kelola perusahaan yang baik (*good corporate governance/GCG*) di Bank Ina secara umum telah dilakukan dengan baik. Komitmen Bank Ina dalam mencapai keuangan berkelanjutan juga tidak terlepas dari penerapan nilai-nilai GCG sebagai landasan dalam menciptakan nilai tambah yang berkelanjutan bagi seluruh pemangku kepentingan. Penerapan GCG secara komprehensif dan berkesinambungan juga menjadi dasar bagi proses dan mekanisme pengelolaan Bank Ina pada setiap kegiatannya. Penilaian kami terhadap penerapan GCG yang baik pada Bank Ina juga dikuatkan dengan hasil penilaian penerapan GCG yang dilakukan melalui penilaian sendiri (*self-assessment*) terhadap *governance structure*, *governance process*, dan *governance outcome* sehingga dapat disimpulkan bahwa Bank Ina berhasil mempertahankan predikat “Baik”. Hasil ini mengindikasikan bahwa Bank Ina telah memenuhi prinsip tata kelola. Dalam hal masih terdapat beberapa kelemahan yang kurang signifikan, kami melihat bahwa hal tersebut dapat diselesaikan dengan tindakan normal oleh manajemen Bank Ina.

Di samping itu, kami juga mendorong Bank Ina untuk senantiasa melakukan penyempurnaan dalam hal penerapan GCG dengan berpedoman pada pemenuhan prinsip-prinsip GCG, yaitu transparansi, akuntabilitas, tanggung jawab, independensi, serta kewajaran dan kesetaraan, maupun *corporate governance best practices* di industri sejenis. Hal ini sangat penting untuk terus dilakukan agar Bank Ina dapat senantiasa mempertahankan pencapaian kinerja yang positif dalam seluruh aspek bisnis serta menjaga kelangsungan bisnis perusahaan.

we predicted Indonesia’s economic recovery to continue. This optimism was supported by the growth in private consumption and investment along with the increasing mobility and financial-economic activities. The situation of the Covid-19 pandemic that has lessened is also expected to stimulate economic recovery simultaneously.

Considering the dynamics of national and global parameters as well as the work plan and strategic plan developed by the Board of Directors in the Bank’s Business Plan (RBB) 2023–2025, we are optimistic that Bank Ina’s performance will grow constructively. The structured and synergistic planning proposed by the Board of Directors is considered as suitable for the existing economic opportunities and challenges, and thus, it is expected to become Bank Ina’s main foundation in addressing business challenges. We fully support each action taken by the Board of Directors to optimize financial and operating performances in order to gain the momentum of economic recovery. Innovative and powerful strategies are needed to face heightened business competition as well as the application of technology in modern payment systems.

Views on the Implementation of the Bank’s GCG Practices

We considered the good corporate governance (GCG) in Bank Ina has been well implemented. Bank Ina’s commitment to achieving sustainable finance has been strongly affected by the application of GCG values as the foundation to create sustainable added value for all stakeholders. Comprehensive and continuous GCG implementation also became the basis for Bank Ina’s management processes and mechanisms in each of its activities. Our assessment of Bank Ina’s good GCG implementation was also confirmed by the results of GCG implementation assessment through self-assessment of governance structure, governance process, and governance outcome. Therefore, it could be concluded that Bank Ina has succeeded in maintaining the “Good” rating. This result indicated that Bank Ina has applied governance principles. In the event that there are less significant weaknesses, those weaknesses can be resolved by the normal actions of Bank Ina’s management.

In addition, we have been encouraging Bank Ina to always refine GCG implementation by adhering to the application of GCG principles, i.e. transparency, accountability, responsibility, independence, fairness, and equality, as well as corporate governance best practices of similar industries. It is highly important to be done continuously so that Bank Ina can always maintain its positive performance achievement in all business aspects and maintain the company’s business continuity.

Pandangan atas Penerapan Manajemen Risiko Bank

Dalam penerapan manajemen risiko, Bank Ina senantiasa patuh dan taat terhadap regulasi dan perundang-undangan yang berlaku di Indonesia. Kami menyadari bahwa penerapan manajemen risiko yang efektif menjadi salah satu faktor krusial yang perlu dijaga demi terciptanya pertumbuhan bisnis yang sehat dan berkesinambungan di tengah dinamika dan tantangan bisnis. Kami menilai bahwa Bank Ina telah memiliki kerangka manajemen risiko yang optimal dalam rangka mengendalikan risiko dan memastikan kepatuhan pelaksanaan pilar bisnis. Penilaian positif ini berlandaskan pada hasil penilaian sendiri (*self-assessment*) atas risiko-risiko utama perbankan dalam menjalankan kegiatan usahanya, sehingga pada akhir tahun 2022, Bank Ina dapat menjaga Peringkat Tingkat Risiko pada level “*Low to Moderate*”. Tingkat Profil Risiko Bank Ina tersebut tidak berbeda dengan hasil penilaian profil risiko pada periode sebelumnya, yang menggambarkan bahwa Bank Ina dapat terus beradaptasi terhadap perubahan dengan tetap melakukan penerapan pengendalian risiko dengan baik, meskipun di tengah tantangan dan peningkatan eksposur risiko.

Pandangan atas Penerapan Sistem Pelaporan Pelanggaran Bank

Sistem pelaporan pelanggaran (*whistleblowing system*/WBS) merupakan media bagi seluruh pemangku kepentingan untuk menyampaikan laporan seputar pelanggaran Kode Etik maupun indikasi *fraud* yang terjadi pada aktivitas bisnis. Bank Ina telah memiliki Pedoman Umum *Whistleblowing* yang memuat ketentuan pelaporan, termasuk perlindungan bagi pihak yang melaporkan. Pelaksanaan WBS tersebut merupakan tanggung jawab Divisi Audit Internal melalui jalur pengaduan khusus (*hotline service*) untuk kemudian diproses dan dilakukan tindak lanjut sesuai dengan ketentuan yang berlaku.

Implementasi WBS tersebut merupakan bagian dari realisasi komitmen Bank Ina dalam menerapkan tata kelola perusahaan yang baik, serta bagian dari strategi pencegahan terjadinya *fraud* di Bank Ina sebagai lembaga intermediasi keuangan kepercayaan masyarakat. Oleh karena itu, kami senantiasa melakukan pemantauan dan pengawasan secara periodik untuk memastikan berjalannya sistem WBS dengan optimal. Berdasarkan hasil pemantauan tersebut, kami dapat menyatakan bahwa penerapan sistem WBS di Bank Ina telah dilaksanakan dengan baik. Sosialisasi secara berkala disertai tata kelola yang bertanggung jawab membuahkan hasil berupa tidak adanya laporan pengaduan yang bersifat signifikan dan material yang diterima oleh Bank Ina sepanjang tahun 2022.

Views on the Bank's Risk Management Implementation

Bank Ina has always complied with the applicable laws and regulations in Indonesia in implementing risk management. We realized that effective risk management implementation is one of the crucial factors that need to be maintain to foster healthy and sustainable business growth amid the business dynamics and challenges. We assessed Bank Ina as having an optimal risk management framework in controlling risks and ensuring compliance with business pillars. This positive assessment was based on the self-assessment results of banking's main risks in performing business activities; therefore, Bank Ina could maintain its Risk Level Rating at the level “*Low to Moderate*” at the end of 2022. Bank Ina's Risk Profile Rating was not different from the risk profile assessment results in the previous period, which described Bank Ina to be able to continuously adapt to changes by maintaining good risk management regardless of challenges and increases in risk exposure.

Views on the Implementation of the Bank's Whistleblowing System

The Whistleblowing System (WBS) is a channel for all stakeholders to file reports on violations of the Code of Conduct as well as fraud indications in the business activities. Bank Ina already has General Guidelines for Whistleblowing containing reporting provisions, including protection for whistleblowers. The WBS implementation is the responsibility of the Internal Audit Division, using a hotline service to receive reports that are going to be processed and followed up according to the applicable provisions.

The implementation of WBS is part of Bank Ina's commitment realization in applying good corporate governance and as part of the strategy to prevent fraud in Bank Ina as a trusted financial intermediation institution. Therefore, we always conduct periodic monitoring and supervision to ensure that the WBS system runs optimally. Based on the monitoring results, we could state that Bank Ina's WBS system has been well implemented. Periodic dissemination activities along with responsible governance resulted in zero significant and material complaint reports received by Bank Ina in 2022.

Apresiasi

Kami selaku Dewan Komisaris menyampaikan apresiasi dan terima kasih sebagai bentuk penghargaan atas dedikasi yang telah dicurahkan oleh Direksi, manajemen, dan seluruh karyawan yang telah bersama-sama menorehkan kinerja Bank Ina tahun 2022 dengan baik. Apresiasi dan terima kasih turut disampaikan kepada Pemegang Saham, pemangku kepentingan, regulator, debitur, mitra bisnis, juga nasabah setia yang telah bekerja sama sekaligus memberikan dukungan dan kepercayaan kepada kami dalam bentuk apa pun. Kami berharap, Bank Ina dapat terus mengelola pertumbuhan secara sinergis menuju posisi yang kokoh guna meningkatkan nilai perusahaan di masa mendatang.

Appreciation

We, as the Board of Commissioners, would like to extend our appreciation and gratitude for the dedication demonstrated by the Board of Directors, management, and all employees who produced good performance in 2022. We would also like to extend our appreciation and gratitude to Shareholders, stakeholders, regulators, debtors, business partners, and loyal customers who have worked together, provided support, and put their trust in us in any form. We do hope that Bank Ina can always manage its growth synergistically towards a solid position to improve the Company's value in the future.

Atas nama Dewan Komisaris PT Bank Ina Perdana Tbk,
On behalf of the Board of Commissioners of PT Bank Ina Perdana Tbk.

Inawaty Handojo

Komisaris Utama - Independen
Independent - President Commissioner



Dewan Komisaris Board of Commissioners

1. Inawaty Handojo

Komisaris Utama - Independen
Independent - President Commissioner

2. Yohanes Santoso Wibowo

Komisaris Independen
Independent Commissioner

3. Josavia Rachman Ichwan

Komisaris Independen
Independent Commissioner

Laporan Direksi [POJK51-D.1]

Report of the Board of Directors



4

3

2

1

5

6

1. Daniel Budirahayu^{*)}

Direktur Utama
President Director

2. Kiung Hui Ngo

Direktur Keuangan
Director of Finance

3. Henry Koenafi^{**)}

Direktur Retail Banking
Director of Retail Banking

4. Budijanto Soedarpo^{**)}

Direktur Retail Banking
Director of Retail Banking

5. Yulius Purnama Junaedi

Direktur Digital Banking
Director of Digital Banking

6. Adhiputra Tanoyo

Direktur Manajemen Risiko dan Kepatuhan
Director of Risk Management and Compliance

Keterangan / Descriptions :

^{*)} Telah meninggal dunia pada tanggal 22 Maret 2023. / Passed away on March 22, 2023.

^{**)} Melalui RUPS Luar Biasa tanggal 9 Januari 2023, Pemegang Saham menyetujui pengunduran diri Budijanto Soedarpo sebagai Direktur Retail Banking Bank Ina yang kemudian mengangkat Henry Koenafi sebagai penggantinya. / Through the Extraordinary GMS on January 9 2023, Shareholders approved the resignation of Budijanto Soedarpo as Director of Retail Banking of Bank Ina then appointed Henry Koenafi as his replacement.

Pemegang Saham dan Pemangku Kepentingan yang Kami Hormati,

Pertama-tama perkenankan kami menyampaikan ucapan terima kasih atas dukungan para pemangku kepentingan sehingga tahun 2022 dapat dilalui dengan baik. Mewakili Direksi dan seluruh insan Bank Ina, izinkan saya menyampaikan laporan kinerja PT Bank Ina Perdana Tbk untuk tahun buku 2022. Pencapaian kinerja yang solid, baik dari segi operasional maupun keuangan, memperlihatkan komitmen Bank Ina yang dapat terus menumbuhkembangkan bisnis dan terus memberikan nilai tambah bagi para pemangku kepentingan di tengah tantangan makroekonomi yang kian dinamis. Perjalanan bisnis yang sempat terkendala oleh ketegangan geopolitik dan efek lanjutan pandemi Covid-19 mampu dikelola dengan baik melalui penyusunan serta implementasi strategi yang adaptif. Beragam upaya kolaboratif dengan berbagai pihak disertai pengelolaan internal Bank yang kokoh juga menjadi salah satu tumpuan utama Bank Ina dalam menjalankan setiap aspek operasional perbankan.

Di sisi lain, kondisi industri perbankan dalam negeri yang berangsur-angsur pulih di tengah dinamika ekonomi global memberikan sikap optimis bagi Bank Ina untuk konsisten menerapkan praktik-praktik bisnis berkelanjutan. Tidak hanya berfokus pada keuntungan material, namun Bank Ina juga berkomitmen untuk menanamkan nilai-nilai humanis berlandaskan tanggung jawab sosial-lingkungan dalam setiap penetapan kebijakan. Langkah tersebut diharapkan mampu menjembatani pelaksanaan keuangan berkelanjutan di lingkup Bank Ina sekaligus berkontribusi aktif terhadap pencapaian *Sustainable Development Goals* (SDGs) di Indonesia.

Tinjauan Perekonomian

Ketegangan geopolitik Rusia-Ukraina yang berlangsung sejak awal tahun 2022 membuat ruang gerak perekonomian global untuk tumbuh di sepanjang tahun 2022 menjadi relatif terbatas. Tekanan geopolitik ini juga menimbulkan disrupsi berganda yang menyebabkan gangguan pada rantai pasokan global sehingga mengakibatkan pelemahan volume perdagangan global dan *Purchasing Managers' Index* (PMI) *Manufacturing* global serta kegiatan investasi dunia yang mengendur akibat ketidakpastian pasar keuangan global. Tekanan inflasi yang cukup tinggi serta pengetatan kebijakan moneter mendorong terjadinya *capital*

Dear Esteemed Shareholders and Stakeholders,

First of all, allow us to express our gratitude to the stakeholders for their support so as the year 2022 can be passed well. Representing the Board of Directors and all Bank Ina personnel, allow me to submit the performance report of PT Bank Ina Perdana Tbk for the 2022 financial year. The achievement of solid performance, both from an operational and financial perspective, shows Bank Ina's commitment to consistently grow its business and continue to provide added value to stakeholders amidst the increasingly dynamic macroeconomic challenges. Business trips that once hampered by the geopolitical tensions and the Covid-19 pandemic after-effects were managed properly through the preparation and implementation of adaptive strategies. Various collaborative measures with various parties accompanied by a strong Bank's internal management have also become one of Bank Ina's main pillars in performing each aspect of banking operations.

On the other hand, the condition of domestic banking industry which is gradually recovering amidst the dynamics of global economy provides an optimistic attitude for Bank Ina to consistently apply sustainable business practices. Not only focusing on material benefits, but Bank Ina is also committed to instilling humanist values based on social-environmental responsibility in every policy setting. Such steps are expected to bridge the implementation of sustainable finance within Bank Ina while at the same time contributing actively to the achievement of Sustainable Development Goals (SDGs) in Indonesia.

Economic Overview

Russia-Ukraine geopolitical tensions that occurred since the beginning of 2022 have made a relatively limited room for the global economy to grow throughout 2022. This geopolitical pressure has also created multiple disruptions that have disrupted global supply chains, resulting in weakening global trade volumes and global Manufacturing Purchasing Managers' Index (PMI) and sluggish world investment activities due to global financial market uncertainties. High inflationary pressures and tightening monetary policy led to capital outflows and volatility shocks in the financial sector. International Monetary Fund (IMF) in the World Economic Outlook

outflow dan guncangan volatilitas pada sektor keuangan. International Monetary Fund (IMF) dalam laporan *World Economic Outlook* per Januari 2023 memproyeksikan bahwa perekonomian dunia di tahun 2022 hanya mampu tumbuh 3,4%, melambat dibandingkan capaian di tahun 2021 sebesar 6,2%.

Di tengah ketidakpastian dan gejolak yang dialami perekonomian global pada tahun 2022, perekonomian nasional secara keseluruhan dapat menunjukkan kinerja yang solid dan pertumbuhan yang positif. Upaya pemerintah dalam menjaga keseimbangan pertumbuhan ekonomi nasional mampu membawa peningkatan investasi dan konsumsi masyarakat yang didorong juga dengan perluasan mobilisasi pasca pandemi Covid-19. Pada tahun 2022, perekonomian Indonesia berhasil tumbuh 5,31% dengan perolehan total Produk Domestik Bruto (PDB) mencapai Rp19.588,4 triliun. Namun demikian, tingginya inflasi global pada tahun 2022 turut memengaruhi tingkat inflasi dalam negeri. Badan Pusat Statistik (BPS) mencatat, inflasi Indonesia tahun 2022 berada di kisaran 5,51%, sejalan dengan perkembangan pascakenaikan harga bahan bakar minyak (BBM) bersubsidi yang dilakukan oleh Pemerintah guna menjaga kesinambungan fiskal. Merespons kondisi demikian, Bank Indonesia melakukan upaya penyesuaian suku bunga acuan *BI7-Day Reverse Repo Rate* (BI7DRR) sebanyak lima kali menjadi 5,50% per Desember 2022 atau bertambah 200 bps dari posisi 2021 yang sebesar 3,50%.

Kinerja Industri Perbankan Indonesia pada Tahun 2022

Sejalan dengan kondisi perekonomian nasional, stabilitas sistem keuangan nasional pada tahun 2022 terus menunjukkan perbaikan di tengah optimisme pemulihan ekonomi yang terus berlanjut dan semakin positif. Perbaikan kinerja perbankan tersebut terjadi baik dari sisi penyaluran kredit maupun penghimpunan dana. Sampai dengan akhir tahun 2022, total kredit yang disalurkan perbankan mencapai Rp6.497,62 triliun, meningkat 11,63% dibandingkan tahun sebelumnya. Pertumbuhan kredit yang cukup tinggi ini didorong oleh pertumbuhan kredit modal kerja sebesar 12,17%, kredit investasi sebesar 12,00%, dan kredit konsumsi sebesar 9,42%. Peningkatan kredit di 2022 juga diimbangi perbankan dengan terjaganya kualitas kredit yang tercermin dari rasio *non-performing loan* (NPL) yang berada pada level 7,89%. Kinerja positif juga dicatatkan dana pihak ketiga (DPK) yang mencapai Rp8.153,59 triliun, meningkat 9,01% dibandingkan tahun sebelumnya. Pertumbuhan ini didorong oleh peningkatan giro sebesar 18,78%, tabungan sebesar 7,52%, dan simpanan berjangka sebesar 3,05%. Sementara dari sisi permodalan, rasio kecukupan modal (*capital adequacy ratio*/CAR) dan rasio modal inti terhadap ATMR (*core capital ratio to ATMR*) masing-masing dapat terjaga di level 25,66% dan 24,10%.

report as of January 2023 projected that the 2022 world economy would only grow by 3.4%, slowing compared to the achievement in 2021 of 6.2%.

Amidst the uncertainty and turmoil experienced by the 2022 global economy, the national economy managed to show solid performance and positive growth. The government's efforts to maintain a balance national economic growth managed to increase investment and public consumption which were also supported by the expansion of mobilization after the Covid-19 pandemic. In 2022, the Indonesian economy managed to grow by 5.31% with a total Gross Domestic Product (GDP) reaching Rp19,588.4 trillion. However, the high global inflation in 2022 also affected the domestic inflation rate. Statistics Indonesia (BPS) noted that Indonesia's inflation in 2022 was in the range of 5.51%, in line with developments after the increase in subsidized fuel prices (BBM) carried out by the Government to maintain fiscal sustainability. In response to such conditions, Bank Indonesia strove to adjust the *BI7-Day Reverse Repo Rate* (BI7DRR) five times to 5.50% as of December 2022 or an increase of 200 bps from the 2021 position of 3.50%.

Performance of the Indonesian Banking Industry in 2022

In line with national economic conditions, the stability of the national financial system in 2022 continued to show improvement amidst optimism for an ongoing and increasingly positive economic recovery. Such improvement in the banking performance occurred both in terms of lending and raising funds. Until the end of 2022, the total loans reached Rp6,497.62 trillion, an increase of 11.63% compared to that of the previous year. This relatively high loan growth was driven by the growth in working capital loans of 12.17%, investment loans of 12.00%, and consumption loans of 9.42%. The increase in loans in 2022 was also be offset by banks with maintained credit quality as reflected in the non-performing loan (NPL) ratio which is at the level of 7.89%. Positive performance was also recorded by third party funds (DPK), which reached Rp8,153.59 trillion, an increase of 9.01% compared to the previous year. This growth was driven by an increase in current accounts by 18.78%, savings by 7.52%, and time deposits by 3.05%. Meanwhile, from the capital side, the capital adequacy ratio (CAR) and core capital ratio to RWA (core capital ratio to RWA) were maintained at 25.66% and 24.10%, respectively.

Tantangan dan Peluang yang Mempengaruhi Bisnis Bank Ina pada Tahun 2022

Otoritas Jasa Keuangan menegaskan kinerja industri perbankan nasional yang terjaga dan tumbuh positif selama tahun 2022 dianggap mampu menahan tekanan perekonomian global. Kendati demikian, industri perbankan tetap harus waspada terhadap setiap risiko perlambatan ekonomi seperti *scarring effect*, kenaikan *yield* surat berharga, potensi depresiasi Rupiah, hingga penurunan likuiditas. Selain itu, perkembangan penggunaan teknologi digital dalam setiap aktivitas masyarakat mendorong sistem keuangan dan pembiayaan yang semakin mutakhir. Persaingan antar pelaku usaha perbankan yang semakin ketat juga menuntut langkah-langkah inovatif dalam menghadirkan teknologi finansial yang berdaya saing, dengan tetap mengedepankan aspek kenyamanan dan keamanan dalam bertransaksi.

Strategi Usaha Bank Ina di Tahun 2022

Memanfaatkan momentum perbaikan kinerja industri perbankan, Direksi beserta seluruh insan Bank Ina senantiasa berperan aktif dalam mengoptimalkan setiap peluang yang ada dengan merumuskan strategi serta menentukan kebijakan-kebijakan strategis guna menghadirkan citra baru sekaligus memperluas ruang lingkup bisnis. Optimisme tersebut membawa harapan dan semangat baru bagi Bank Ina untuk menjadi bank nasional pilihan utama masyarakat. Dalam merealisasikan tujuan tersebut, strategi Bank Ina di tahun 2022 difokuskan pada pengembangan produk dan layanan perbankan yang unggul, sejalan dengan mempertahankan fundamental keuangan yang solid. Edukasi dan sosialisasi keuangan berkelanjutan juga terus direalisasikan dalam meningkatkan penetrasi pasar melalui penyaluran kredit dan penghimpunan dana masyarakat, salah satunya digiatkan melalui Laku Pandai dan penyaluran KUR. Penyaluran kredit secara merata diharapkan mampu meningkatkan fungsi intermediasi pada sektor produktif dengan kualitas yang tetap terjaga. Keikutsertaan pada program-program peningkatan kapasitas manajemen pembiayaan UMKM telah selaras dengan pertimbangan risiko sosial-lingkungan yang mendukung program keberlanjutan.

Peranan Direksi dalam Perumusan Strategi Perusahaan dan Pengawasan atas Implementasinya

Perumusan serta implementasi strategi dan kebijakan strategis yang akurat memiliki peran penting dalam mengupayakan pencapaian target-target yang telah ditetapkan. Dalam perumusannya, Direksi berperan untuk menganalisis situasi internal dan eksternal Bank Ina dalam rangka memahami lingkungan bisnis dan tantangan yang harus dinavigasi, serta menentukan arah tujuan strategis sejalan dengan Visi dan Misi Bank Ina. Direksi juga senantiasa terlibat dalam perumusan dan pengawasan pelaksanaan strategi unit bisnis, meliputi target usaha, rencana ekspansi, pengembangan

Challenges and Opportunities that Affect Bank Ina's Business Growth in 2022

The Financial Services Authority emphasized that the performance of national banking industry which was maintained and grew positively during 2022 was considered capable of withstanding global economic pressures. Nevertheless, the banking industry must remain vigilant of any risks of an economic slowdown such as *scarring effects*, increased yields on securities, potential depreciation of the Rupiah, and decreased liquidity. In addition, the development of the use of digital technology in every community activity encourages an increasingly sophisticated financial and financing system. The increasingly fierce competition among banking business actors also demands innovative steps in presenting competitive financial technology, while still prioritizing aspects of convenience and security in transactions.

Bank Ina's Business Strategy in 2022

Taking advantage of the momentum of improving the banking industry performance, the Board of Directors and all Bank Ina personnel always play an active role in optimizing every opportunity that exists by formulating strategies and determining strategic policies to present a new image while expanding the business scope. Such optimism brings new hope and enthusiasm for Bank Ina to become the people's first choice of national bank. In realizing this goal, Bank Ina's strategy for 2022 focused on developing superior banking products and services, in line with maintaining solid financial fundamentals. Sustainable finance education and dissemination are also being carried out in increasing market penetration through lending and raising public funds, one of which is being activated through Laku Pandai and KUR distribution. Equal loan are expected to improve the intermediary function in the productive sector with maintained quality. Participation in MSME financing management capacity building programs is aligned with social-environmental risk considerations that support sustainability programs.

The Role of Board of Directors in the Formulation of Corporate Strategy and Supervision of its Implementation

The formulation and implementation of accurate strategies and strategic policies have an important role in achieving the targets set. In its formulation, the role of the Board of Directors is to analyze the internal and external situations of Bank Ina in order to understand the business environment and challenges that must be navigated, as well as determine the direction of strategic objectives in line with the Vision and Mission of Bank Ina. The Board of Directors is also constantly involved in formulating and supervising the implementation of business unit strategies, which include business

teknologi dan sumber daya manusia, serta aspek lainnya sesuai dengan dinamika pasar. Secara teknis, pemantauan dan evaluasi Direksi atas implementasi strategi dan kebijakan strategis dilakukan melalui rangkaian rapat bersama para pejabat eksekutif yang juga menjadi media bagi Direksi dalam memastikan efektivitas pelaksanaannya. Kemudian, hasil perumusan tersebut dibahas lebih lanjut bersama Dewan Komisaris dalam forum pembahasan Rencana Bisnis Bank (RBB) untuk disetujui dan ditetapkan menjadi pedoman bisnis Bank Ina.

Target vs Pencapaian di Tahun 2022

Penyusunan strategi bisnis yang tepat serta penerapannya yang terkendali, mampu membawa Bank Ina dapat mencatatkan pertumbuhan kinerja yang solid. Secara umum, kinerja Bank Ina tahun 2022 terus mengalami perbaikan dibandingkan tahun sebelumnya, bahkan beberapa indikator mampu mencatatkan nilai di atas target. Hal ini terlihat dari pencapaian total aset yang mencapai Rp20.552,74 miliar atau 103,64% dari target yang telah ditetapkan. Sementara itu, dana pihak ketiga tercatat sebesar Rp15.462,83 miliar atau 98,46% dari target serta kredit Rp9.749,25 miliar atau 114,79% dari target.

Selain dari aspek ekonomi, pencapaian kinerja keberlanjutan aspek sosial dan lingkungan hidup juga terus dikedepankan. Terhadap karyawan, Bank Ina terus membina hubungan kerja yang baik melalui pemenuhan dan penyediaan fasilitas bagi seluruh karyawan. Sejalan dengan itu, program pengembangan masyarakat sekitar terus direalisasikan, baik dalam penggunaan tenaga kerja lokal, penyelenggaraan edukasi dan literasi keuangan, maupun program tanggung jawab sosial lainnya. Sedangkan dalam aspek lingkungan hidup, sesuai dengan bidang usaha yang dijalankan, Bank Ina terus mempertahankan komitmen dalam menyalurkan kredit terhadap sektor-sektor usaha yang berkelanjutan.

Prospek Industri Perbankan pada Tahun 2023

Di tengah risiko resesi yang diproyeksikan akan menghambat laju perekonomian global di tahun 2023, Bank Ina optimis kondisi perekonomian nasional akan terus berdaya tahan. Bank Indonesia memproyeksikan pertumbuhan ekonomi nasional tahun 2023 berada dalam rentang 4,5%-5,3% dengan didukung oleh konsumsi swasta, investasi, dan kinerja positif ekspor di tengah potensi perlambatan ekonomi. Prospek perekonomian yang cukup stabil mampu menjadikan berbagai indikator makroekonomi nasional berada pada level terkendali dibandingkan negara-negara lain di Asia.

Berdasarkan pada optimisme tersebut, Bank Ina memandang bahwa prospek industri perbankan nasional juga akan tetap bertumbuh dengan didorong oleh proyeksi pertumbuhan kredit di berbagai sektor usaha. Hal ini didukung juga oleh Otoritas Jasa Keuangan yang menyatakan bahwa industri perbankan pada tahun 2023 diproyeksikan bernilai positif dengan pertumbuhan

targets, expansion plans, development of technology and human resources, and various other aspects in accordance with market dynamics. Technically, the Board of Directors' monitoring and evaluation on the implementation of strategies and strategic policies is carried out through a series of meetings with executive officials who also serve as media for the Board of Directors in ensuring the effectiveness of their implementation. Then, such formulation results are discussed further with the Board of Commissioners in the Bank Business Plan (RBB) discussion forum for approval and set as Bank Ina's business guidelines.

Target vs Achievement in 2022

The preparation of the right business strategy and its controlled implementation enabled Bank Ina to record solid performance growth. In general, Bank Ina's performance in 2022 continued to improve compared to the previous year, and several indicators were even able to record values above the target. This can be seen from the achievement of total assets which reached Rp20,552.74 billion or 103.64% of the target set. Meanwhile, third party funds were recorded at Rp15,462.83 billion or 98.46% of the target and loans of Rp9,749.25 billion or 114.79% of the target.

Apart from economic aspect, the achievement of social and environmental aspects of sustainability performance is also continuously prioritized. For employees, Bank Ina continues to foster good working relationships through fulfillment and provision of facilities for all employees. In line with that, the surrounding community development program continues to be realized, either in the use of local workforce, the implementation of education and financial literacy, or other social responsibility programs. Meanwhile, in environmental aspect, according to the line of business performed, Bank Ina continues to maintain its commitment in extending loans to sustainable business sectors.

Prospects of the Banking Industry in 2023

Amid the recession risk projected to hinder the pace of the global economy in 2023, Bank Ina is optimistic that national economic conditions will continue to be resilient. Bank Indonesia projects national economic growth in 2023 to be in the range of 4.5%-5.3% supported by private consumption, investment and positive export performance amidst a potential economic slowdown. The relatively-stable outlook for the economy manages to bring various national macroeconomic indicators to a manageable level compared to other countries in Asia.

Based on such optimism, Bank Ina views that the prospects for the national banking industry will also continue to grow, driven by projected credit growth in various business sectors. This is also supported by the Financial Services Authority which states that the banking industry in 2023 is projected to have a positive value with credit growth in the range of 10%-12%. Meanwhile, growth in

kredit pada kisaran 10%-12%. Sementara itu, pertumbuhan dana pihak ketiga (DPK) diperkirakan mencapai 7%-9%. Proyeksi positif industri perbankan nasional tahun 2023 juga diikuti oleh optimisme target porsi kredit UMKM, yang didukung secara langsung dengan peningkatan target penyaluran Kredit Usaha Rakyat (KUR).

Menyikapi peluang pertumbuhan industri perbankan, peningkatan kualitas operasional perlu menjadi prioritas utama Bank Ina untuk meraih momentum terbaik. Oleh karena itu, Bank Ina telah menyiapkan strategi pertumbuhan berkelanjutan yang tertuang dalam RBB 2023-2025 melalui pengembangan dan pemanfaatan produk *digital banking* dalam pelaksanaan operasional. Target tersebut juga didukung dengan rencana Pengembangan Teknologi Informasi (RPTI) Bank tahun 2023 yang berfokus pada tujuan realisasi Bank menjadi Bank *Hybrid*, di mana bisnis *digital banking* akan menjadi sumber perkembangan bisnis baru untuk memperluas peluang sektor UMKM.

Penerapan GCG di Bank Ina pada Tahun 2022

Komitmen Bank Ina dalam mendorong peningkatan kinerja yang berkelanjutan, dibuktikan dengan konsistensi penerapan tata kelola perusahaan yang baik (*good corporate governance/ GCG*). Penerapan GCG yang komprehensif dan berkesinambungan menjadi fondasi utama Bank Ina dalam menjalankan bisnis berlandaskan prinsip-prinsip GCG, yaitu transparansi, akuntabilitas, tanggung jawab, independensi, serta kewajaran dan kesetaraan. Komitmen ini ditujukan juga untuk meningkatkan *corporate value* dan kepercayaan dari para pemangku kepentingan sehingga dapat mendorong kinerja Bank Ina yang lebih baik.

Sejalan dengan itu, pengelolaan usaha yang baik juga senantiasa mengedepankan penerapan sistem manajemen risiko dalam menghadapi setiap dampak bisnis yang berpotensi memengaruhi operasional Bank Ina. Oleh karena itu, penelaahan terhadap potensi-potensi risiko yang mungkin akan terjadi, baik dari risiko kredit, risiko likuiditas, risiko operasional, risiko pasar, dan risiko-risiko lainnya, dilaksanakan Bank Ina secara komprehensif dan berkesinambungan, sehingga menjadi dasar pertimbangan langkah-langkah mitigasi risiko yang perlu diterapkan. Optimalnya pengelolaan risiko yang dilakukan Bank Ina mampu meraih penghargaan *1st The Best Indonesia Risk Management V 2022* dari Economic Review.

Begitu juga dengan pembagian tugas dan tanggung jawab yang jelas pada setiap unit kerja diharapkan mampu mengoptimalkan peran setiap organ tersebut dalam memitigasi risiko dan memaksimalkan pencapaian target-target bisnis dan menjalankan sistem pengendalian internal yang baik.

Penyempurnaan dalam penerapan GCG juga senantiasa dilakukan Bank Ina secara periodik dalam mengimbangi kondisi industri perbankan yang dinamis. Penyempurnaannya didasarkan atas hasil penilaian sendiri (*self-assessment*) implementasi GCG yang ditinjau dari aspek *governance structure*, *governance process*, dan *governance*

third party funds (DPK) is estimated to reach 7%-9%. The positive projection of the national banking industry in 2023 is also followed by the optimism for MSME loan portion target, which is directly supported by an increase in the distribution target for People's Business Credit (KUR).

Responding to opportunities for growth in the banking industry, improving operational quality needs to be Bank Ina's main priority to achieve the best momentum. Therefore, Bank Ina has prepared a sustainable growth strategy contained in the 2023-2025 RBB through the development and utilization of digital banking products in operational implementation. This target is also supported by the Bank's Information Technology Development Plan (RPTI) for 2023 which focuses on the goal of realizing the Bank to become a Hybrid Bank, where the digital banking business will become a source of new business development to expand opportunities for the MSME sector.

Implementation of GCG at Bank Ina in 2022

Bank Ina's commitment to encouraging sustainable performance improvement is proven by the consistent good corporate governance (GCG) implementation. Comprehensive and continuous GCG implementation is the main foundation of Bank Ina in conducting business based on GCG principles, namely transparency, accountability, responsibility, independence, as well as fairness and equality. This commitment is also aimed at increasing corporate value and trust from stakeholders so as to encourage better Bank Ina performance.

In line with that, good business management also always prioritizes the implementation of a risk management system in dealing with any business impact that has the potential to affect Bank Ina's operations. Therefore, reviewing on the potential risks that may occur, either from loans, risk, liquidity risk, operational risk, market risk, and other risks, is carried out by Bank Ina in a comprehensive and continuous manner, so that it becomes the basis for considering steps risk mitigation that needs to be implemented. The optimal risk management carried out by Bank Ina succeeded to win the 1st Best Indonesia Risk Management V 2022 reward from the Economic Review.

Likewise, with a clear division of tasks and responsibilities in each work unit, it is expected to optimize the each organ's role in mitigating risk and maximizing the achievement of business targets and running a good internal control system.

Refinement on the GCG implementation is also carried out by Bank Ina periodically in order to keep pace with the dynamic conditions of the banking industry. The improvement is based on the results of self-assessment of GCG implementation in governance structure, governance process, and governance outcome aspects which are

outcome yang menjadi tanggung jawab Departemen Kepatuhan dan APU-PPT dengan melibatkan seluruh divisi/departemen/unit kerja terkait. Nilai ini mengindikasikan bahwa manajemen Bank Ina telah melakukan penerapan tata kelola yang secara umum baik. Selain itu, kualitas penerapan GCG Bank Ina juga memperoleh pengakuan yang positif dari pihak eksternal dengan diraihnya 5th The Best Bank Indonesia GCG Award VII 2022 dari Economic Review.

Penerapan prinsip dan praktik tata kelola perusahaan yang baik dapat terlihat dengan adanya:

1. Pencapaian *Business Plan* hingga akhir bulan Desember 2022 sebagian besar melampaui target yang ditetapkan. *Profit* secara rasio tercapai 173,26%, total aset tercapai sebesar 103,64% dan kredit tercapai 114,79% dari target yang ditetapkan. Sementara dana pihak ketiga tercapai sebesar 98,21% dari target yang ditetapkan.
2. Hasil dana bersih hasil Penawaran Umum Terbatas IV (PUT IV) yang dilaksanakan pada bulan Desember 2022 sebesar Rp794,7 miliar menambah permodalan Bank, saat ini dibukukan sebagai Dana Setoran Modal Bank. Modal Inti Bank Ina pada posisi 31 Desember 2022 (Setelah PUT VI) menjadi ± Rp3,3 triliun. Kewajiban Modal Inti minimum sebesar Rp3 triliun paling lambat tanggal 31 Desember 2022 sebagaimana di maksud Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2020 tentang Konsolidasi Bank Umum telah dapat dipenuhi oleh Bank Ina.
3. Ketentuan Otoritas yang mengatur tentang persyaratan jumlah, komposisi, kriteria dan independensi serta integritas, kompetensi, dan reputasi keuangan Dewan Komisaris maupun Direksi dapat dipenuhi oleh Bank.
 - a. Jumlah anggota Dewan Komisaris sebanyak 3 orang dan semuanya telah lulus uji kemampuan dan kepatutan (*fit and proper test*).
 - b. Jumlah anggota Direksi sebanyak 5 dan semuanya telah lulus uji kemampuan dan kepatutan (*fit and proper test*).
4. Sepanjang periode laporan, ketentuan pemenuhan rasio-rasio keuangan sebagaimana kewajiban yang diatur dalam ketentuan dapat dipenuhi dengan baik.
5. Bertambahnya jaringan kantor Bank dengan pembukaan Kantor Cabang Pembantu (KCP) Kota Bukit Indah, KCP Soepomo, dan Kantor Cabang (KC) Palu menambah layanan dan jangkauan bisnis Bank.
6. Pelaksanaan pendidikan untuk meningkatkan kualitas dan kompetensi sumber daya manusia (SDM) yang dilakukan baik secara internal maupun eksternal diharapkan berdampak pada produktivitas kerja sesuai bidang tugasnya masing-masing.
7. Untuk mendukung tercapainya tujuan perusahaan secara terarah dan terkontrol, perlu dilengkapi dengan pedoman kerja yang menjadi petunjuk dan aturan baku dalam pelaksanaan tugas, sehingga setiap karyawan dapat bekerja dengan baik serta dapat meningkatkan kualitas kerja. Untuk tahun 2022 Bank Ina menyempurnakan dan menerbitkan ketentuan internal untuk mendukung pelaksanaan tugas dan tanggung jawab masing-masing bagian.
8. Bank Ina mengikuti *survey financial integrity rating/review* (FIR) on money laundering (ML) and terrorist financing (TF)/FIR on ML/TF yang diselenggarakan oleh PPATK, dikirim Bank Ina tanggal 30 Agustus 2021. Nilai FIR on ML/TF yang didapatkan Bank Ina kategori Baik (B).

the responsibility of the Compliance Department and APU-PPT by involving all related divisions/departments/work units. This value indicates that Bank Ina' management has generally implemented good governance. In addition, the quality of Bank Ina's GCG implementation also received positive recognition from external parties by winning the 5th The Best Bank Indonesia GCG Award VII 2022 from the Economic Review.

The application of good corporate governance principles and practices can be seen in the presence of:

1. The achievement of the Business Plan until the end of December 2022 mostly exceeded the set target. Profit ratio reached 173.26%, total assets reached 103.64%, and loans reached 114.79% of the set target. While, third-party fund was reached at 98.21% of the set target.
2. The net proceeds from the Limited Public Offering (PUT III) held in December 2022 amounted to Rp794.7 billion, adding to the Bank's capital, and is currently recorded as a Bank Capital Deposit Fund. Bank Ina's Core Capital at the position of December 31, 2022 (After PUT III) becomes ± Rp3.3 trillion. Minimum Core Capital Requirement of Rp3 trillion no later than December 31, 2022 as referred to in Financial Services Authority Regulation No. 12/POJK.03/2020 on the Consolidation of Commercial Banks has been fulfilled by Bank Ina.
3. The provisions of the Authority governing the requirements for the amount, composition, criteria and independence as well as the financial integrity, competence and reputation of the Board of Commissioners and the Board of Directors can be fulfilled by the Bank.
 - a. There are 3 members of the Board of Commissioners and all of them have passed the fit and proper test.
 - b. There are 5 members of the Board of Directors and all of them have passed the fit and proper test.
4. Throughout the reporting period, the provisions for compliance with financial ratios as well as the obligations stipulated in the provisions can be fulfilled properly.
5. The increase in the Bank's office network with the opening of the Kota Bukit Indah Sub-Branch Office (KCP), Soepomo KCP, and Palu Branch Office (KC) adds to the Bank's services and business reach.
6. The implementation of education to improve the quality and competence of Human Resources (HR), which is carried out both internally and externally, is expected to have an impact on work productivity according to their respective fields of duty.
7. To support the achievement of the Bank's goals in a directed and controlled manner, it is necessary for the Bank to be equipped with work ethics that serve as guidelines and standard rules for employees in carrying out their duties, so that every one of them can perform their duties well and can improve their performance. In 2022, Bank Ina refined and issued internal regulations to support the implementation of the duties and responsibilities of each division.
8. Bank Ina participated in the financial integrity rating/review (FIR) survey on money laundering (ML) and terrorist financing (TF)/FIR on ML/TF organized by PPATK, sent by Bank Ina on August 30, 2021. FIR value on ML/TF obtained by Bank Ina is in the Good (B) category.

Bank Ina membangun komunikasi aktif dengan para nasabah, regulator, dan komunitas pasar modal yang mendukung transparansi dengan para pemangku kepentingan tersebut. Bank Ina memastikan pembagian tugas dan tanggung jawab yang jelas antar unit kerja di Bank Ina serta menerapkan prinsip *check and balance* guna menjalankan sistem pengendalian internal yang baik.

Kinerja Komite di Bawah Direksi

Dalam melaksanakan tugas dan tanggung jawabnya, Direksi dibantu oleh sejumlah komite pendukung yang terdiri dari Komite Kredit, Komite Kebijakan perkreditan, Komite Manajemen Risiko, Komite Aset dan Liabilitas (ALCO), Komite Pengarah Teknologi Informasi, dan Komite Sumber Daya Manusia, yang ketua dan anggota-anggotanya ditetapkan oleh Surat Keputusan Direksi. Meskipun masing-masing memiliki spesifikasi dan fungsi yang berbeda, namun seluruh Komite secara bersama-sama melakukan diskusi guna membahas program kerja yang sesuai dengan tujuan dan kondisi perkembangan Bank. Selama tahun 2022, Direksi memandang bahwa Komite-Komite tersebut telah menunjukkan kinerja yang baik sesuai dengan pedoman dan prosedur kerja yang telah ditetapkan. Seluruh Komite juga telah memberikan pendapat yang membangun untuk mendukung pelaksanaan tanggung jawab Direksi dalam melakukan pengambilan keputusan strategis seputar target bisnis Bank.

Perkembangan Perbankan Digital di Indonesia

Perubahan pola transaksi masyarakat ke arah digital mendorong pelaku usaha perbankan mengakselerasi proses transformasi menuju era perbankan digital. Secara total, transaksi digital di Indonesia mengalami pertumbuhan setiap tahunnya, di mana nilai transaksi *digital banking* pada tahun 2022 meningkat 28,72% menjadi Rp52.545,8 triliun ^[1]. Perkembangan bank digital di Indonesia didorong oleh 3 faktor, yaitu peluang digital (*digital opportunity*), perilaku digital (*digital behaviour*), dan infrastruktur digital (*digital infrastructure*). Masing-masing faktor mempunyai pengaruh yang sama besarnya, baik berupa potensi demografis, kepemilikan gawai, hingga transaksi *e-commerce*.

Kemajuan transformasi digital memiliki berbagai pengaruh positif, seperti meluasnya aksesibilitas perbankan dan persaingan industri perbankan nasional yang semakin ketat sehingga membawa berbagai inovasi. Di samping peluang yang dapat dimanfaatkan, transformasi digital memunculkan tantangan yang perlu diwaspadai, seperti perlindungan data pribadi dan risiko kebocorannya, risiko investasi teknologi yang tidak sesuai dengan strategi bisnis, risiko serangan siber, literasi keuangan digital yang masih rendah, hingga infrastruktur TI di Indonesia yang belum merata.

Bank Ina builds active communication with customers, regulators and the capital market community that supports transparency with these stakeholders. Bank Ina ensures a clear division of tasks and responsibilities between work units at Bank Ina and applies the principle of checks and balances to implement a good internal control system.

Performance of Committees Under the Board of Directors

In performing its duties and responsibilities, the Board of Directors is assisted by a number of supporting committees, consisting of Credit Committee, Credit Policy Committee, Risk Management Committee, Assets and Liabilities Committee (ALCO), Information Technology Steering Company, and Human Resources Committee, whose Chair and members are appointed based on the Decree of the Decree of the Board of Directors. Although each has different specifications and functions, all Committees jointly hold meeting to discuss work programs that are in accordance with the goals and conditions of the Bank's development. Throughout 2022, the Board of Directors viewed that these Committees showed good performance in accordance with the established work guidelines and procedures. All Committees have also provided constructive opinions to support the implementation of the Board of Directors' responsibilities in making strategic decisions regarding the Bank's business targets.

Development of Digital Banking in Indonesia

Changes in the public transactions pattern towards digital encourage banking business actors to accelerate the transformation process towards the era of digital banking. In total, digital transactions in Indonesia grew every year, in which the value of digital banking transactions in 2022 increased by 28.72% to Rp52,545.8 trillion ^[1]. Digital bank development in Indonesia is driven by 3 factors, namely digital opportunities, digital behavior, and digital infrastructure. Each factor has the same influence, either in the form of demographic potential, device ownership, or e-commerce transactions.

The progress of digital transformation has had various positive effects, such as expanding banking accessibility and increasingly fierce competition in the national banking industry which has brought various innovations. In addition to the opportunities that can be utilized, digital transformation raises challenges that need to be watched out for, such as protecting personal data and risk of leakage, risk of technology investments, that are not in accordance with the business strategies, risk of cyber attacks, low digital financial literacy, to the uneven IT infrastructure in Indonesia.

Sejalan dengan program digitalisasi yang telah menjadi salah satu prioritas penerapan strategi, maka Bank Ina terus mengembangkan solusi Layanan Perbankan Elektronik bagi nasabah. Pada tahun 2022, Bank berhasil mengembangkan BI-FAST dalam rangka mendukung fitur *Quick Response Indonesian Standard (QRIS)*, hingga sarana *cash recycle machine (CRM)* yang dapat mengakomodasi setor dan tarik tunai oleh nasabah. Adapun rencana ekspansi bank digital diharapkan dapat segera diluncurkan pada tahun 2023 yang akan berfokus pada layanan nasabah di segmen UMKM guna memenuhi kebutuhan nasabah secara lebih spesifik.

Sumber:

^[1] Laporan Perekonomian Indonesia 2022 - Bank Indonesia.

Kebijakan Bank Ina dalam Pengembangan SDM, IT, dan Infrastruktur

Sumber daya manusia (SDM) merupakan salah satu faktor penentu keberlangsungan usaha yang berkelanjutan. Jaminan komposisi karyawan yang proporsional tanpa adanya tindakan diskriminasi terhadap unsur gender, budaya, dan agama menjadi bentuk komitmen Bank dalam menciptakan suasana kerja yang positif dan kondusif. Atas dasar hal tersebut, pengembangan SDM yang adil dan merata perlu digiatkan melalui program pelatihan dan pengembangan kompetensi yang sesuai dengan orientasi usaha ke arah digital. Langkah ini juga diharapkan dapat membawa daya saing Bank Ina menuju level yang lebih tinggi.

Keberadaan SDM yang berkualitas juga perlu didukung dengan kehadiran TI dan infrastruktur yang dapat diandalkan. Perkembangan TI di industri perbankan membutuhkan infrastruktur yang mumpuni dan adaptif terhadap model bisnis yang telah disesuaikan dengan strategi operasional, dengan tetap mengedepankan keamanan nasabah. Selain berfokus pada pengembangan layanan perbankan digital, Bank Ina juga terus meningkatkan penggunaan TI dan *cloud technology* untuk otomasi proses kerja dan sarana komunikasi dan kolaborasi antara karyawan.

Bank Ina juga terus meningkatkan kapabilitas dan kemampuan dari SDM IT melalui pembentukan Divisi *Digital Technology* yang bertugas untuk memimpin pengembangan dan implementasi layanan digital bagi para nasabah serta infrastruktur digital bagi karyawan.

Komitmen Bank Ina Terkait Penerapan Keuangan Berkelanjutan

Komitmen dan upaya regulator dalam mendorong keselarasan pertumbuhan ekonomi, sosial, dan lingkungan hidup direspons baik juga oleh Bank Ina sebagai pelaku industri jasa keuangan. Aktivitas bisnis dengan orientasi jangka panjang mendorong Bank Ina untuk mewujudkan kegiatan berkelanjutan pada berbagai aspek operasional. Adapun penentuan kebijakan dan strategi yang juga

In line with the digitalization program which has become one of the priorities in implementing the strategy, Bank Ina consistently develops Electronic Banking Service solutions for customers. In 2022, the Bank succeeded in developing BI-FAST to support the Quick Response Indonesian Standard (QRIS) feature, to a cash recycle machine (CRM) facility that can accommodate cash deposits and withdrawals by customers. The digital bank expansion plan is expected to be launched soon in 2023 which will focus on customer service in the MSME segment to meet customer needs more specifically.

Source:

^[1] Indonesia Economic Report 2022 - Bank Indonesia.

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

Human resources (HR) is one of the determining factors for sustainable business continuity. The guarantee of a proportional composition of employees without discrimination against elements of gender, culture and religion is a form of the Bank's commitment to creating a positive and conducive working atmosphere. On this basis, fair and equitable HR development needs to be intensified through training programs and competency development that are in line with business orientation towards digital. This step is also expected to bring Bank Ina's competitiveness to a higher level.

The existence of quality human resources also needs to be supported by the presence of reliable IT and infrastructure. IT development in the banking industry requires infrastructure that is capable and adaptive to business models, that have been adapted to operational strategies, while prioritizing customer security. Apart from focusing on developing digital banking services, Bank Ina also continues to increase IT use and cloud technology for automation of work processes and means of communication and collaboration between employees.

Bank Ina also continues to improve the IT HC capabilities and abilities through the establishment of Digital Technology Division which is responsible for leading the digital services development and implementation for customers and digital infrastructure for employees.

Bank Ina's Commitment regarding the Implementation of Sustainable Finance

The regulator's commitment and efforts in supporting the harmony in economic, social, and environmental growth have also been well received by Bank Ina as a player in the financial services industry. Business activities with a long-term orientation encourage Bank Ina to realize sustainable activities in various operational aspects. The determination of policies and strategies that also rely on the

bersandar pada kebutuhan terhadap kestabilan dan keberlanjutan ekonomi nasional menjadikan Bank secara konsisten melanjutkan komitmen untuk turut serta secara aktif dalam implementasinya.

Sesuai dengan *roadmap* keuangan berkelanjutan yang dirilis oleh Otoritas Jasa Keuangan, Bank pun merumuskannya dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) yang telah ditetapkan sesuai dengan target-target yang hendak dicapai. Dalam menjalankan RAKB, Bank tidak terlepas dari berbagai risiko yang berpotensi menghambat efektivitas rencana aksi. Oleh karena itu, dilakukan pemetaan risiko aksi keuangan berkelanjutan dan penyusunan langkah-langkah mitigasi atas potensi risiko yang mungkin terjadi. Perbankan harus menjadi sumber kekuatan untuk mendorong terjaganya pertumbuhan ekonomi sebagai bentuk perwujudan kontribusi aktif terhadap realisasi *Sustainable Development Goals* (SDGs) di Indonesia.

Penutup

Menutup laporan ini, kami menyampaikan terima kasih kepada seluruh pihak, baik Pemegang Saham, Dewan Komisaris, karyawan, hingga mitra yang telah tumbuh bersama di tengah ekonomi yang fluktuatif. Segala bentuk dukungan, baik secara langsung maupun tidak langsung, menjadi sumber kekuatan kami dalam menjalankan operasional Bank yang tumbuh dan berkembang positif. Semua ini tidak terlepas dari kepercayaan, dukungan, juga kerja sama yang terjalin antar kalangan. Tak lupa kami sampaikan terima kasih kepada nasabah yang telah setia dan loyal menjadikan produk dan jasa kami mampu bersaing di pasar.

Telah menjadi komitmen kami untuk terus meningkatkan kualitas dalam berbagai aspek serta mengembangkan inovasi guna menghadirkan pelayanan yang berkualitas unggul pada industri sejenis. Semoga kehadiran kami dapat terus memberikan nilai positif serta menjadikan perekonomian Indonesia mampu bertumbuh secara simultan.

need for national economic stability and sustainability, the Bank consistently continues its commitment to actively participate in its implementation.

In accordance with the sustainable finance roadmap released by the Financial Services Authority, the Bank also formulates it in the Sustainable Finance Action Plan (RAKB) which has been determined in accordance with the targets to be achieved. In carrying out RAKB, the Bank is inseparable from various risks that have the potential to hinder the effectiveness of the action plan. Therefore, the risk mapping of sustainable financial actions is carried out and the preparation of mitigation measures for potential risks that may occur. Banking shall be a source of strength to encourage sustained economic growth as a form of active contribution to the realization of the Sustainable Development Goals (SDGs) in Indonesia.

Closing

Closing this report, we would like to thank all parties, including the Shareholders, the Board of Commissioners, employees, and partners who have grown together in the midst of a fluctuating economy. All forms of support, both directly and indirectly, are a source of strength for us in carrying out positive growth and development of the Bank's operations. All of this is inseparable from the trust, support, and cooperation that exists between groups. We do not forget to thank our faithful and loyal customers who have made our products and services able to compete in the market.

It has become our commitment to continuously improve quality in various aspects and develop innovations in order to provide superior quality services to similar industries. We hope that our presence will continue to provide positive value and enable the Indonesian economy to grow simultaneously.

Atas nama Direksi PT Bank Ina Perdana Tbk,
On behalf of the Board of Directors of PT Bank Ina Perdana Tbk,



Kiung Hui Ngo
Direktur Keuangan
Director of Finance



Yulius Purnama Junaedi
Direktur Digital Banking
Director of Digital Banking

Tanggung Jawab Laporan Tahunan [POJK51-G.2]

Annual Report Responsibility

SURAT PERNYATAAN ANGGOTA DEWAN KOMISARIS TENTANG TANGGUNG JAWAB ATAS LAPORAN TAHUNAN 2022 PT BANK INA PERDANA TBK

STATEMENT OF MEMBERS OF THE BOARD OF COMMISSIONERS ON THE RESPONSIBILITY FOR THE 2022 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 2022 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan Bank.

Demikian pernyataan ini dibuat dengan sebenarnya.

We, the undersigned, hereby declare that all information in the Annual Report of PT Bank Ina Perdana Tbk for year 2022 has been fully contained and we shall be fully responsible to the correctness of contents in the Annual Report of the Bank.

This statement is hereby made in all truthfulness.

Jakarta, April 2023

DEWAN KOMISARIS BOARD OF COMMISSIONERS



Inawaty Handojo

Komisaris Utama Independen
Independent President Commissioner



Yohanes Santoso Wibowo

Komisaris Independen
Independent Commissioner



Josavia Rachman Ichwan

Komisaris
Commissioner

**SURAT PERNYATAAN ANGGOTA DIREKSI
TENTANG TANGGUNG JAWAB ATAS LAPORAN TAHUNAN 2022
PT BANK INA PERDANA TBK**

**STATEMENT OF MEMBERS OF THE BOARD OF DIRECTORS
ON THE RESPONSIBILITY FOR THE 2022 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 2022 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan Bank.

Demikian pernyataan ini dibuat dengan sebenarnya.

We, the undersigned, hereby declare that all information in the Annual Report of PT Bank Ina Perdana Tbk for year 2022 has been fully contained and we shall be fully responsible to the correctness of contents in the Annual Report of the Bank.

This statement is hereby made in all truthfulness.

Jakarta, April 2023

**DIREKSI
BOARD OF DIRECTORS**

Daniel Budirahayu*

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



Henry Koenaifi**

Direktur Retail Banking
Director of Retail Banking



Yulius Purnama Junaedi

Direktur Digital Banking
Director of Digital Banking

* Telah meninggal dunia pada tanggal 22 Maret 2023. / Passed away on March 22, 2023.

** Diangkat sebagai Direktur Retail Banking berdasarkan RUPS Luar Biasa tanggal 9 Januari 2023 dan lulus Fit and Proper Test Otoritas Jasa Keuangan tanggal 16 Februari 2023. / Appointed as Director of Retail Banking based on the Extraordinary GMS dated January 9, 2023, and passed the Fit and Proper Test of Financial Services Authority on February 16, 2023.

03

PROFIL PERUSAHAAN

Company Profile





Riwayat Singkat

Brief History

PT Bank Ina Perdana Tbk, selanjutnya disebut Bank Ina atau Bank, berdiri pada 9 Februari 1990 dan resmi beroperasi secara komersial sebagai bank umum dari Kementerian Keuangan pada 3 Juni 1991. Pada awal perjalanan bisnis tersebut, Bank Ina secara bertahap mulai memperluas jaringan kantor di beberapa kota di Pulau Jawa, serta bergabung dengan jaringan ATM Bersama. Dalam rangka mendukung strategi bisnis tersebut, Bank Ina melakukan penawaran umum saham perdana di Bursa Efek Indonesia pada 16 Januari 2014. Aksi korporasi ini juga ditujukan untuk memperkuat permodalan dan mengembangkan produk dan layanan yang ditawarkan Bank.

Menyadari perkembangan perbankan yang cepat dan kebutuhan pasar yang semakin dinamis, fokus pengembangan produk dan layanan Bank Ina diarahkan pada pengoptimalan digitalisasi perbankan. Sejumlah produk digital perbankan telah diluncurkan, seperti INA Virtual Account, INA Electronic Data Capture (Ina EDC), Mobile Banking, Internet Banking Individu, dan Internet Banking Bisnis guna memudahkan transaksi nasabah. Bank Ina juga membentuk Direktorat *Digital Banking* untuk mengelola dan menghadirkan layanan perbankan digital bagi nasabah ritel dan usaha mikro kecil menengah (UMKM), memberikan produk dan pengalaman perbankan yang lebih baik, serta memperluas akses layanan keuangan bagi masyarakat luas.

Di sisi lain, Bank Ina turut berupaya mendukung pertumbuhan bisnis yang berkualitas dan berkesinambungan dengan menjadi Bank yang memiliki struktur permodalan dan kinerja keuangan yang kuat. Upaya tersebut dibuktikan melalui pembiayaan kegiatan usaha berkelanjutan, khususnya untuk nasabah korporat, sebagai bentuk kepedulian terhadap sosial dan lingkungan yang berkelanjutan.

Perubahan Organisasi Bersifat Signifikan

[POJK51-C.6]

Pada tahun 2022, Bank Ina meresmikan relokasi Kantor Cabang Pembantu (KCP) Kelapa Gading, Kantor Cabang Pembantu (KCP) Soepomo, Kota Bukit Indah, Indogrosir Cikokol, Pati dan Palu untuk memaksimalkan kegiatan operasional.

PT Bank Ina Perdana Tbk, hereinafter referred to as Bank Ina or Bank, was established on February 9, 1990, and officially operated commercially as a commercial bank from the Ministry of Finance on June 3, 1991. At the beginning of the business journey, Bank Ina gradually began to expand its network of offices in several cities in Java Island, and joined ATM Bersama network. In order to support this business strategy, Bank Ina conducted an initial public offering on the Indonesia Stock Exchange on January 16, 2014. This corporate action was also aimed at strengthening capital and developing the products and services offered by the Bank.

Recognizing the rapid development of banking and increasingly dynamic market needs, the focus of Bank Ina's product and service development is directed at optimizing banking digitalization. A number of digital banking products have been launched, such as INA Virtual Account, INA Electronic Data Capture (Ina EDC), Mobile Banking, Individual Internet Banking, and Business Internet Banking to facilitate customer transactions. Bank Ina also formed a Directorate of Digital Banking to manage and provide digital banking services for retail customers and micro, small and medium enterprises (MSMEs), provide better banking products and experiences, and expand access to financial services for the wider community.

On the other hand, Bank Ina also seeks to support quality and sustainable business growth by becoming a bank that has a strong capital structure and financial performance. This effort is proven through the financing of sustainable business activities, especially for corporate customers, as a form of concern for sustainable social and environmental issues.

Significant Organizational Change [POJK51-C.6]

In 2022, Bank Ina inaugurated the relocation of Kelapa Gading Sub-Branch Office (KCP), Soepomo Sub-Branch Office (KCP), Bukit Indah City, Indogrosir Cikokol, Pati and Palu to maximize operational activities.



Jejak Langkah Milestones

1990

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

1991

Mendapat izin operasional sebagai Bank Umum dari Kementerian Keuangan.

Obtain an operational license as a Commercial Bank from the Ministry of Finance.

2008

Bergabung dengan ATM Bersama.
Join ATM Bersama.

2009

Memperluas jaringan kantor di Lumajang, Bandung, Surabaya, dan Jakarta.

Expand office network in Lumajang, Bandung, Surabaya, and Jakarta.

2010

Menambah jaringan kantor di Yogyakarta, Semarang, dan Solo.

Add office network in Yogyakarta, Semarang, and Solo.

2011

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

2017

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

2016

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

2014

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

2018

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

2019

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

2020

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

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

2022

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

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

2021

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

Visi dan Misi [POJK51- C.1]

Vision and Mission

VISI VISION

Menjadi Bank nasional pilihan utama masyarakat.
To become the people's first choice of national bank.



Pernyataan Persetujuan atas Visi dan Misi Perusahaan: Visi dan misi perusahaan 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.

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.

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.



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.

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



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

Bank Ina's business activities are carried out in accordance with Article 3 Paragraph 1 as stated in the Company's Articles of Association, 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 2022 Business Activities Undertaken in 2022	
	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);	✓	

Kegiatan Usaha Berdasarkan Anggaran Dasar Terakhir Business Activities Based on the Latest Articles of Association	Kegiatan Usaha yang Dijalankan pada Tahun 2022 Business Activities Undertaken in 2022	
	Sudah Dijalankan Already Executed	Belum Dijalankan Not Yet Executed
• 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.		✓
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 in the event that 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 penyertaannya, dengan memenuhi ketentuan yang ditetapkan oleh yang berwenang. Carrying out temporary capital participation activities to overcome the consequences of credit failure or financing failure based on sharia principles, with the condition that participation must be withdrawn, by fulfilling the provisions set by the authorities.		✓
Bertindak sebagai pendiri dana pensiun dan pengurus dana pensiun sesuai dengan ketentuan dalam peraturan perundang-undangan dana pensiun yang berlaku. Acting as the founder of the pension fund and administrator of the pension fund in accordance with the provisions of the applicable pension fund laws and regulations.		✓
Melakukan kegiatan lain yang lazim dilakukan oleh bank sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku. Carrying out other activities commonly carried out by banks as long as 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 dan perusahaan 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> untuk nasabah perorangan dan <i>Internet Banking</i> Bisnis untuk nasabah perusahaan, serta kemudahan lainnya.	Savings for individuals and companies 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 for individual customers and Internet Banking Business for corporate customers, 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.
Tabungan Berjangka Term Savings	Program tabungan berjangka menengah/panjang untuk masyarakat umum di mana nasabah dapat memilih jangka waktu dan setoran bulanan sesuai dengan tabel yang disiapkan oleh Bank.	A medium/long term savings program for the general public where customers can choose a 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 in order to foster a national saving culture and improve people's welfare.
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 Current Account	Rekening pendukung usaha yang memberikan keamanan dalam bertransaksi bisnis sehari-hari dengan menggunakan cek dan bilyet giro.	A business support account that provides security in daily business transactions using checks and demand deposits.

Penghimpunan Dana Funding		
Tabina Valas	Simpanan valas yang memberikan kemudahan dan keuntungan, tersedia dalam 7 mata uang, yaitu USD, SGD, AUD, JPY, EUR, HKD, dan GBP.	Forex savings that provide convenience and benefits, available in 7 currencies, namely USD, SGD, AUD, JPY, EUR, HKD, and GBP.
Giro Valas	Simpanan valas untuk kemudahan dan kelancaran bisnis, tersedia dalam 7 mata uang, yaitu USD, SGD, AUD, JPY, EUR, HKD dan GBP.	Foreign currency current accounts for the ease and smoothness of business, available in 7 currencies, namely USD, SGD, AUD, JPY, EUR, HKD and GBP.
Deposito Valas	Simpanan dengan nilai yang pasti dan memberikan rasa aman, tersedia dalam 7 mata uang, yaitu USD, SGD, AUD, JPY, EUR, HKD dan GBP.	Time Deposits with definite value and providing a sense of security, available in 7 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 IDR 25,000 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 period 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 a number of 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>smartwatch</i> , <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 period. Prizes, among others smartwatch, 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 of time 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.
Cashback Transaksi QRIS Cashback QRIS transactions	<i>Cashback</i> 25% (maksimal Rp5.000,-) untuk transaksi <i>quick response code indonesian standard</i> (QRIS) melalui <i>Mobile Banking</i> Bank Ina. Maksimum <i>cashback</i> diberikan sebanyak 3 kali transaksi per nasabah per bulan.	Cashback 25% (maximum Rp5,000) for transactions using quick response code indonesian standard (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.

Penyaluran Kredit Credit Distribution		
Kredit Produktif Productive Credit		
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 Investasi digunakan untuk membiayai pembangunan infrastruktur, pembangunan hotel, pembangunan pabrik, dan lain-lain. Sedangkan Kredit Modal Kerja digunakan untuk membiayai perdagangan barang-barang konsumen (<i>consumer goods</i>), pembangunan perumahan sederhana/menengah, perusahaan pembiayaan, dan lain-lain.	Credit facility for business development, including Working Capital Loans and Investment Loans. Investment Loans are used to finance infrastructure development, hotel construction, factory construction, and others. Meanwhile, working capital loans are used to finance trade in consumer goods (consumer goods), construction of simple/medium housing, finance companies, and others.

Penyaluran Kredit Credit Distribution		
Mikro Micro		
KMK Indogrosir	Fasilitas kredit modal kerja yang diberikan kepada pelanggan Indogrosir yang terdaftar sebagai member merah dan member platinum guna memenuhi kebutuhan modal kerjanya, yaitu kebutuhan pembiayaan persediaan barang dagangan yang pembelanjaannya dilakukan melalui pusat perkulakan Indogrosir. Proses pembiayaan diajukan melalui Kantor Bank Ina yang berada di masing-masing outlet Indogrosir.	A working capital credit facility provided to Indogrosir customers who are registered as red members and platinum members to meet their working capital needs, namely the need to finance merchandise inventories whose purchases are made through Indogrosir wholesalers. The financing process is submitted through the Bank Ina Office located at each Indogrosir outlet.
Channeling Kerja Sama Lembaga Linkage Channeling for Cooperation of Linkage Institution	Fasilitas kredit yang diberikan kepada lembaga berbadan hukum yang dapat meneruskan pinjaman kredit segmen mikro, baik berupa kredit program maupun umum dari penyalur kredit kepada penerima kredit dan/atau bertindak sebagai agen berdasarkan perjanjian kerjasama yang telah ditetapkan. Lembaga <i>linkage</i> , meliputi koperasi atau koperasi simpan pinjam primer maupun sekunder, badan perkreditan rakyat, perusahaan modal ventura, lembaga keuangan mikro pola konvensional, lembaga keuangan bukan bank lainnya, termasuk <i>fintech</i> atau kelompok usaha di Gerai Indogrosir.	Credit facilities provided to institutions that are legal entities that can continuously lend micro segment credit, either in the form of program or general loans from credit distributors to credit recipients and/or act as agents based on established cooperation agreements. Institution linkage, includes primary and secondary saving and loan cooperatives or cooperatives, people's credit agencies, venture capital companies, conventional pattern microfinance institutions, other non-bank financial institutions, including fintech or business groups at Indogrosir outlets.
Kredit Konsumer Consumer Credit		
Kredit Pemilikan Rumah (KPR) Home Ownership Loans (KPR)	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.	Installment loan facilities provided by the Bank to individual debtors for the purchase of new properties (<i>primary</i>) or secondhand (<i>secondary</i>), in the form of a landed house/shop house (ruko), office house (rukan), or apartment with the collateral of the purchased property.
Kredit Multi Guna (KMG) 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.	Installment 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.	Installment 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.	Installment 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 karyawan perusahaan yang memiliki fasilitas <i>payroll</i> di Bank Ina untuk membiayai berbagai kebutuhan mendesak, yang penarikannya dapat dilakukan setiap saat melalui <i>Mobile Banking</i> Bank Ina.	Revolving loan facility given by the Bank to employees of company with payroll facility at Bank Ina to finance various urgent needs, which can be withdrawn at any time via Mobile Banking of Bank Ina.

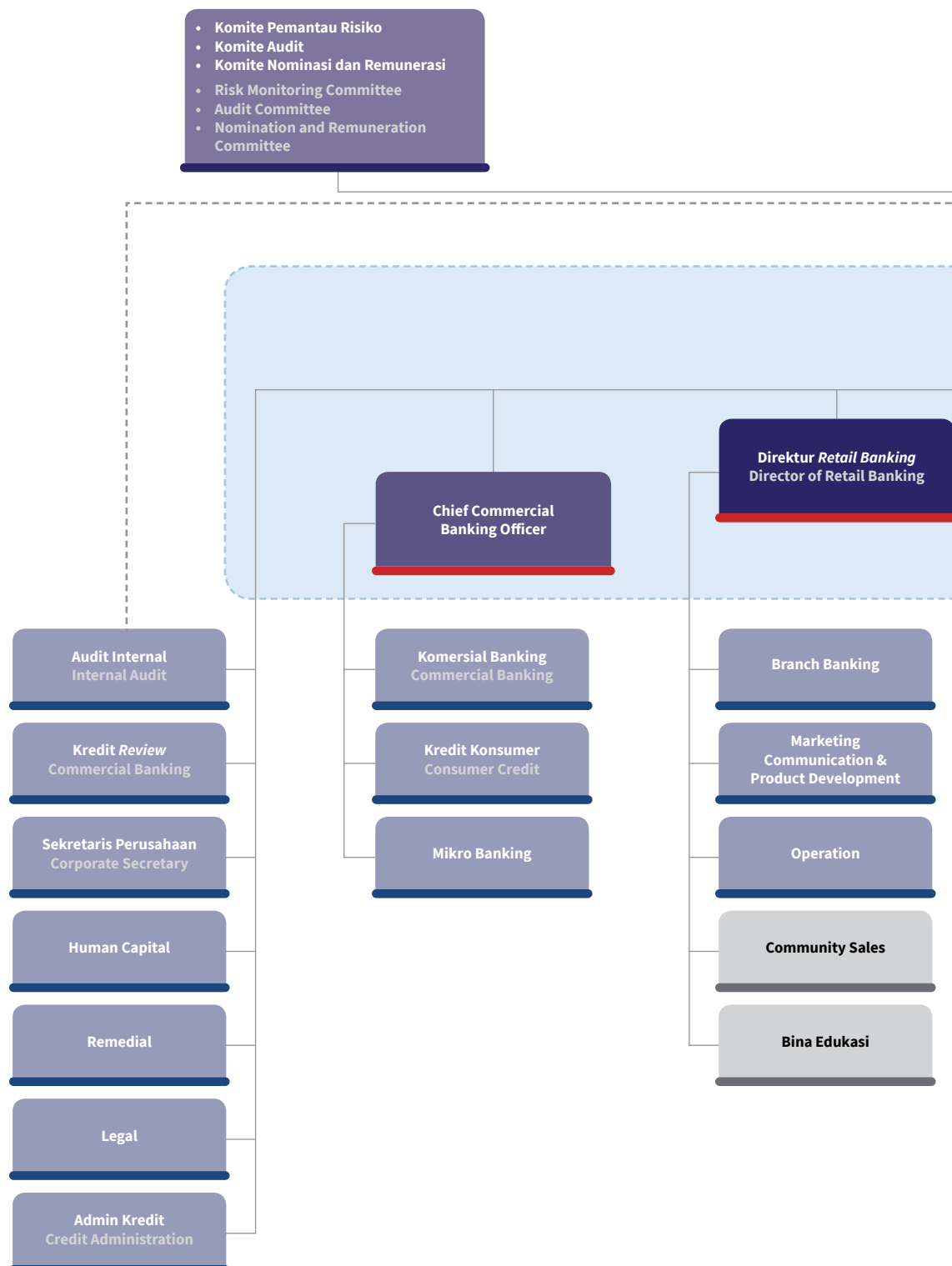
Produk yang Diluncurkan di Tahun 2022 Product Launched in 2022		
Quick Response Code Indonesian Standard (QRIS)	Layanan kemudahan pembayaran dengan standarisasi pembayaran menggunakan metode <i>QR Code</i> dari Bank Indonesia agar proses transaksi dengan <i>QR Code</i> menjadi lebih mudah, cepat, dan 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.
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 skema yang ditetapkan.	One of the government's loans program 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.

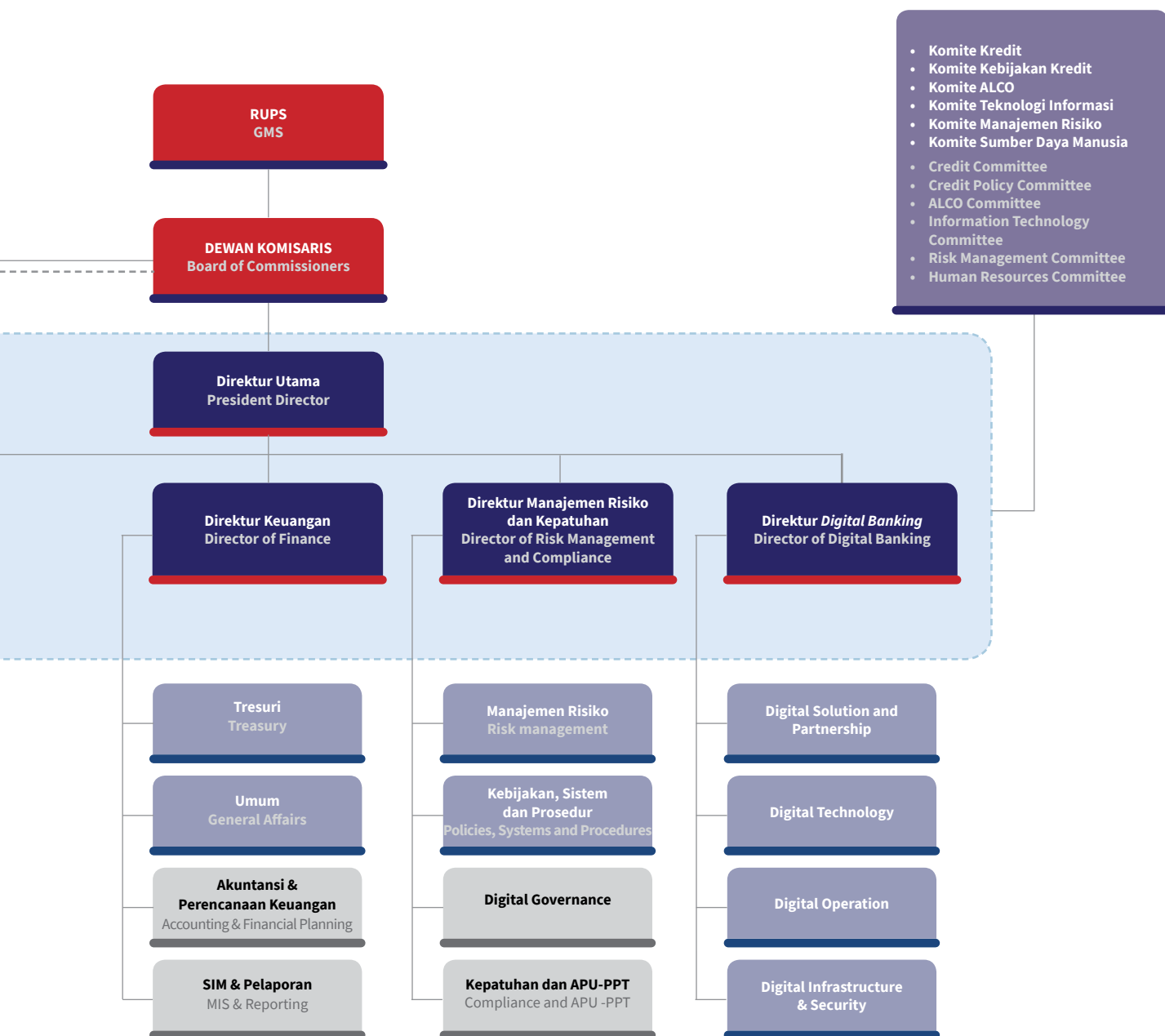
Struktur Organisasi

Organizational Structure

Struktur organisasi Bank Ina sesuai SK/DIR/0431021 tanggal 28 Oktober 2021, diungkapkan sebagai berikut.

The organizational structure of Bank Ina is in accordance with SK/DIR/0431021 dated October 28, 2021, as follows.





Keterangan / Remark:



Direksi
Directors

Chief



Divisi
Division

Departemen
Department

Profil Dewan Komisaris

Profile of the Board of Commissioners



Inawaty Handoyo

Komisaris Utama - Independen / President Commissioner - Independent



Warga Negara Indonesia
Indonesian citizen



Usia 71 tahun
71 years old



Berdomisili di Jakarta
Domiciled in Jakarta.



Periode dan Dasar Pengangkatan

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

Period and Basis of Appointment

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

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 2022 dapat dilihat pada halaman 111 pada Laporan Tahunan ini.

Educational History, Certification and Training

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 2022 can be seen on page 111 in this Annual Report.



Riwayat Jabatan Sebelumnya

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).

Previous Work History

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).



Hubungan Afiliasi

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.

Affiliations

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

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

Concurrent Position

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 63 tahun
63 years old



Berdomisili di Jakarta
Domiciled in Jakarta.



Periode dan Dasar Pengangkatan

Diangkat sebagai Komisaris Independen PT Bank Ina Perdana Tbk oleh RUPS Luar Biasa tanggal 16 Juni 2021 dan telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkannya dalam Surat Persetujuan Otoritas Jasa Keuangan atas Penilaian Kemampuan dan Kepatutan tertanggal 6 September 2021. Pengangkatan terakhir efektif sejak RUPS Tahunan 2022 dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan pada tahun 2024.

Period and Basis of Appointment

Appointed as Independent Commissioner of PT Bank Ina Perdana Tbk by the Extraordinary GMS on 16 June 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 6 September 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

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 2022 dapat dilihat pada halaman 111 pada Laporan Tahunan ini.

Educational History, Certification and Training

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 2022 can be seen on page 111 in this Annual Report.



Riwayat Jabatan Sebelumnya

- 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).

Previous Work History

- 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).



Hubungan Afiliasi

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.

Affiliations

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

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

Concurrent Position

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.



Josavia Rachman Ichwan

Komisaris Independen / Independent Commissioner



Warga Negara Indonesia
Indonesian citizen



Usia 60 tahun
60 years old



Berdomisili di Jakarta
Domiciled in Jakarta.



Periode dan Dasar Pengangkatan

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.

Period and Basis of Appointment

Appointed as Commissioner of PT Bank Ina Perdana Tbk by the Extraordinary GMS on 16 June 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 6 September 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

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 2022 dapat dilihat pada halaman 111 pada Laporan Tahunan ini.

Educational History, Certification and Training

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 2022 can be seen on page 111 in this Annual Report.



Riwayat Jabatan Sebelumnya

Pengalaman kerja beliau antara lain:

- PT Bank Ina Perdana Tbk:
 - Direktur Kredit (Mei 2016-Juni 2021);
 - GH *Business 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).

Previous Work History

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) Cabang 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).



Hubungan Afiliasi

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.

Affiliations

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

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

Concurrent Position

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.

Profil Direksi

Profile of the Board of Directors



Daniel Budirahayu*

Direktur Utama / President Director



Warga Negara Indonesia
Indonesian citizen



Usia 70 tahun
70 years old



Berdomisili di Jakarta
Domiciled in Jakarta.



Periode dan Dasar Pengangkatan

Diangkat sebagai Direktur Utama PT Bank Ina Perdana Tbk oleh RUPS Tahunan tanggal 25 Mei 2018 dan telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkannya dalam Surat Persetujuan Otoritas Jasa Keuangan atas Penilaian Kemampuan dan Kepatutan tertanggal 21 Mei 2018. Pengangkatan terakhir efektif sejak RUPS Tahunan 2022 dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan pada tahun 2024.

Period and Basis of Appointment

Appointed as President Director of PT Bank Ina Perdana Tbk by the Annual GMS on 25 May 2018 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 21 May 2018. Last appointment effective since the 2022 Annual GMS with term of office until the closing of the Annual GMS in 2024.



Riwayat Pendidikan, Sertifikasi, dan Pelatihan

Beliau memperoleh gelar *Bachelor of Business Administration* di Technical College of Cologne, Jerman (1982). Pelatihan, seminar dan konferensi pada tahun 2022 dapat dilihat pada halaman 112 pada Laporan Tahunan ini.

Educational History, Certification and Training

He earned a Bachelor degree in Business Administration at the Technical College of Cologne, Germany (1982). Training, seminars, and conferences in 2022 can be seen on page 112 in this Annual Report.



Riwayat Jabatan Sebelumnya

Beliau pernah menjabat berbagai posisi penting, di antaranya:

- Direktur Utama PT Bank Victoria Internasional Tbk (2015-2018);
- Komisaris Utama dan Independen PT Bank Victoria Internasional Tbk (2012-2015);
- Direktur Kredit PT Bank Mega Tbk (2005-2012);
- *Independent Consultant* di Toronto (2003-2005);
- *Head of Corporate Banking* PT Bank Central Asia Tbk (2000-2003);
- *Head of Senior Regional Manager* PT Bank Central Asia Tbk (1991-2000);
- *Branch Manager* PT Bank Central Asia Tbk (1989-1991);
- *Head of Credit Administration* Deutsche Bank (1986-1989);
- *Deputy Head of Bills* Deutsche Bank (1984-1986); dan
- *Management Trainee* Europe Asian Bank (1982-1984).

Previous Work History

He has held various important positions, including:

- President Director of PT Bank Victoria Internasional Tbk (2015-2018);
- President and Independent Commissioner of PT Bank Victoria Internasional Tbk (2012-2015);
- Credit Director of PT Bank Mega Tbk (2005-2012);
- Independent Consultant in Toronto (2003-2005);
- Head of Corporate Banking PT Bank Central Asia Tbk (2000-2003);
- Head of Senior Regional Manager PT Bank Central Asia Tbk (1991-2000);
- Branch Manager PT Bank Central Asia Tbk (1989-1991);
- Head of Credit Administration Deutsche Bank (1986-1989);
- Deputy Head of Bills Deutsche Bank (1984-1986); Dan
- Management Trainee Europe Asian Bank (1982-1984).



Hubungan Afiliasi

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.

Affiliations

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

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

Concurrent Position

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.

*) Telah meninggal dunia pada tanggal 22 Maret 2023. / Passed away on March 22, 2023.



Kiung Hui Ngo

Direktur Keuangan / Director of Finance



Warga Negara Indonesia
Indonesian citizen



Usia 47 tahun
47 years old



Berdomisili di Tangerang
Domiciled in Tangerang



Periode dan Dasar Pengangkatan

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.

Period and Basis of Appointment

Appointed as Director of Finance of PT Bank Ina Perdana Tbk based on Shareholder Circular Statement Deed No. 105 dated 27 November 2013 and has been declared legally effective as of the date of stipulation in the Governor of Bank Indonesia Letter dated 18 November 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

Beliau memperoleh gelar Magister Manajemen di Universitas Tarumanagara (2003). Pelatihan, seminar, dan konferensi pada tahun 2022 dapat dilihat pada halaman 112 pada Laporan Tahunan ini.

Educational History, Certification and Training

She earned his Master's in Management degree at Tarumanagara University (2003). Training, seminars, and conferences in 2022 can be seen on page 112 in this Annual Report.



Riwayat Jabatan Sebelumnya

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).

Previous Work History

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).



Hubungan Afiliasi

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.

Affiliations

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

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

Concurrent Position

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 50 tahun
50 years old



Berdomisili di Tangerang
Domiciled in Tangerang



Periode dan Dasar Pengangkatan

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 Kepatuhan tertanggal 14 September 2021. Pengangkatan terakhir efektif sejak RUPS Tahunan 2022 dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan pada tahun 2024.

Period and Basis of Appointment

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

Beliau memperoleh gelar *Master of Science Financial Economics* dari Erasmus Universiteit Rotterdam (1998). Pelatihan, seminar, dan konferensi pada tahun 2022 dapat dilihat pada halaman 112 pada Laporan Tahunan ini.

Educational History, Certification and Training

He earned a Master of Science Financial Economics from Erasmus Universiteit Rotterdam (1998). Training, seminars, and conferences in 2022 can be seen on page 112 in this Annual Report.



Riwayat Jabatan Sebelumnya

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).

Previous Work History

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 at Indover Bank (1996-1998).



Hubungan Afiliasi

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.

Affiliation

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

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

Concurrent Positions

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.



Yulius Purnama Junaedi

Direktur Digital Banking / Director of Digital Banking



Warga Negara Indonesia
Indonesian citizen



Usia 51 tahun
51 years old



Berdomisili di Jakarta
Domiciled in Jakarta



Periode dan Dasar Pengangkatan

Diangkat sebagai Direktur *Digital Banking* PT Bank Ina Perdana Tbk dalam RUPS Luar Biasa tanggal 3 September 2021 dan telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkan dalam Surat Persetujuan Otoritas Jasa Keuangan atas Penilaian Kemampuan dan Kepatutan tertanggal 14 September 2021. Pengangkatan terakhir efektif sejak RUPS Tahunan 2022 dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan pada tahun 2024.

Period and Basis of Appointment

Appointed as Director of Digital Banking PT Bank Ina Perdana Tbk at the Extraordinary GMS on 3 September 2021 and has been declared legally effective as of the date it was stipulated in the Financial Services Authority's Approval Letter for Fit and Proper Test dated 14 September 2021. The last appointment is effective since the 2022 Annual GMS with a term of office of up to with the closing of the Annual GMS in 2024.



Riwayat Pendidikan, Sertifikasi, dan Pelatihan

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 2022 dapat dilihat pada halaman 112 pada Laporan Tahunan ini.

Educational History, Certification and Training

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 2022 can be seen on page 112 in this Annual Report.



Riwayat Jabatan Sebelumnya

Pengalaman kerja beliau:

- 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 Ina (1994-1996).

Previous Work History

His work experience:

- 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 Ina (1994-1996).



Hubungan Afiliasi

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.

Affiliations

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

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

Concurrent Position

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.



Henry Koenaifi**)

Direktur Retail Banking / Director of Retail Banking



Warga Negara Indonesia
Indonesian citizen



Usia 63 tahun
63 years old



Berdomisili di Jakarta
Domiciled in Jakarta



Periode dan Dasar Pengangkatan

Diangkat sebagai Direktur *Retail Banking* PT Bank Ina Perdana Tbk oleh RUPS Luar Biasa tanggal 9 Januari 2023 dan telah dinyatakan sah berlaku efektif terhitung sejak tanggal ditetapkannya dalam Surat Persetujuan Otoritas Jasa Keuangan atas Penilaian Kemampuan dan Kepatutan tertanggal 16 Februari 2023, dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan pada tahun 2024.

Period and Basis of Appointment

Appointed as Director of Retail Banking PT Bank Ina Perdana Tbk by the Extraordinary GMS on 9 January 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 16 February 2023, with a term of office until the closing of the Annual GMS in 2024.



Riwayat Pendidikan, Sertifikasi, dan Pelatihan

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).

Educational History, Certification and Training

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).



Riwayat Jabatan Sebelumnya

Pengalaman kerja beliau:

- 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).

Previous Work History

His work experience:

- 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).



Hubungan Afiliasi

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.

Affiliations

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

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

Concurrent Positions

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.

***) Melalui RUPS Luar Biasa tanggal 9 Januari 2023, Pemegang Saham menyetujui pengunduran diri Budijanto Soedarpo sebagai Direktur *Retail Banking* Bank Ina yang kemudian mengangkat Henry Koenaifi sebagai penggantinya. / Through the Extraordinary GMS on January 9 2023, Shareholders approved the resignation of Budijanto Soedarpo as Director of Retail Banking of Bank Ina then appointed Henry Koenaifi as his replacement.



Budijanto Soedarpo***

Direktur Retail Banking / Director of Retail Banking



Warga Negara Indonesia
Indonesian citizen



Usia 57 tahun
57 years old



Berdomisili di Jakarta
Domiciled in Jakarta



Periode dan Dasar Pengangkatan

Diangkat sebagai Direktur Retail Banking 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 29 November 2021. Pengangkatan terakhir efektif sejak RUPS Tahunan 2022.

Period and Basis of Appointment

Appointed as Director of Retail Banking of PT Bank Ina Perdana Tbk by the Extraordinary GMS on 3 September 2021 and has been declared legally effective as of the date it was stipulated in the Financial Services Authority's Approval Letter for Fit and Proper Test dated 29 November 2021. The last appointment has been effective since the 2022 Annual GMS.



Riwayat Pendidikan, Sertifikasi, dan Pelatihan

Beliau memperoleh gelar *Master of Business Administration* di Queensland University of Technology, Australia (2001). Mendapatkan gelar Sarjana Teknik Sipil di Universitas Tarumanagara, Jakarta (1989). Pelatihan, seminar dan konferensi pada tahun 2022 dapat dilihat pada halaman 112 pada Laporan Tahunan ini.

Educational History, Certification and Training

He earned a Master of Business Administration from Queensland University of Technology, Australia (2001). Obtained Bachelor degree in Civil Engineering from Tarumanagara University, Jakarta (1989). Training, seminars, and conferences in 2022 can be seen on page 112 in this Annual Report.



Riwayat Jabatan Sebelumnya

Pengalaman kerja beliau:

- Head of Retail Banking Wealth Management Risk The Hongkong and Shanghai Banking Corporation (HSBC), Indonesia (2017-2021);
- Senior Executive Vice President, Consumer Credit Risk and Collection PT Bank CIMB Niaga Tbk (2013-2017);
- Head of Retail Risk, Greater Mekong Region (GMR) Australian New Zealand Banking Group Limited (ANZ Bank), Vietnam (2008-2013);
- Risk Management Director, Chief Risk Officer Prudential Vietnam Finance Company Limited, Vietnam (2007-2008);
- Senior Vice President, Head of Consumer Credit and Risk The Hongkong and Shanghai Banking Corporation (HSBC), Indonesia (2001-2007);
- Head of Card Operations and Services, Head of Credit and Loss Prevention Standard Chartered Bank (1996-2000);
- Manager, Credit Risk Management American Express - Cards (1992-1996); serta
- Administration Department Head Astra Credit Company (1989-1992).

Previous Work History

His work experience:

- Head of Retail Banking Wealth Management Risk of The Hongkong and Shanghai Banking Corporation (HSBC), Indonesia (2017-2021);
- Senior Executive Vice President, Consumer Credit Risk and Collection of PT Bank CIMB Niaga Tbk (2013-2017);
- Head of Retail Risk, Greater Mekong Region (GMR) of Australian New Zealand Banking Group Limited (ANZ Bank), Vietnam (2008-2013);
- Risk Management Director, Chief Risk Officer of Prudential Vietnam Finance Company Limited, Vietnam (2007-2008);
- Senior Vice President, Head of Consumer Credit and Risk of The Hongkong and Shanghai Banking Corporation (HSBC), Indonesia (2001-2007);
- Head of Card Operations and Services, Head of Credit and Loss Prevention of Standard Chartered Bank (1996-2000);
- Manager, Credit Risk Management of American Express - Cards (1992-1996); and
- Administration Department Head of Astra Credit Company (1989-1992).



Hubungan Afiliasi

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.

Affiliation

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

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

Concurrent Position

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.

**) Melalui RUPS Luar Biasa tanggal 9 Januari 2023, Pemegang Saham menyetujui pengunduran diri Budijanto Soedarpo sebagai Direktur Retail Banking Bank Ina yang kemudian mengangkat Henry Koenai sebagai penggantinya. / Through the Extraordinary GMS on January 9 2023, Shareholders approved the resignation of Budijanto Soedarpo as Director of Retail Banking of Bank Ina, then appointed Henry Koenai as his replacement.

Profil Chief Commercial Banking Officer

Profile of Chief Commercial Banking Officer



Luianto Sudarmana

Chief Commercial Banking Officer / Chief Commercial Banking Officer



Warga Negara Indonesia
Indonesian citizen



Usia 64 tahun
64 years old



Berdomisili di Jakarta
Domiciled in Jakarta.



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/018/0521.

Basis of Appointment

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



Riwayat Pendidikan

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

Educational History

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



Riwayat Jabatan Sebelumnya

- 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).

Previous Work History

- 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).



Hubungan Afiliasi

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.

Affiliations

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.

Jajaran Pejabat Eksekutif

Executive Officers



Dari kiri ke kanan / From left to right :

- 1. Lirani Setyowati**
Kepala Divisi *Marketing Communication*
Head of Marketing Communication Division
- 2. Ignatius Kentjana**
Kepala Divisi *Credit Governance*
Head of Credit Governance Division
- 3. Untung Kurniawan**
Kepala Divisi *Branch Banking and Product Development*
Head of Branch Banking and Product Development Division
- 4. Karmex Siadari**
Kepala Divisi Kebijakan, Sistem, dan Prosedur
Head of Policy, System and Procedure Division
- 5. Chudori**
Kepala Divisi Manajemen Risiko
Head of Risk Management Division
- 6. Novianto Harry Kristono**
Kepala Divisi *Micro Banking*
Head of Micro Banking Division
- 7. Fenty Tiodor Simanjuntak**
Kepala Divisi *Digital Governance*
Head of Digital Governance Division
- 8. Polmatua Sinaga**
Kepala Divisi *Operation*
Head of Operation Division



9. Usep Hanafiah Dahlan
Kepala Divisi Audit Internal
Head of Internal Audit Division

10. John Eric Pontoh
Kepala Divisi Sekretaris Perusahaan
merangkap sebagai Pelaksana Tugas
Kepala Divisi Remedial dan Pelaksana
Tugas Kepala Divisi Legal
Head of Corporate Secretary Division
concurrently serves as Acting Head of
Remedial Division and Acting Head of
Legal Division

11. Rony Hermawan
Kepala Divisi Kredit Review
Head of Credit Admin Division

12. Tjung Jun
Kepala Divisi Kredit Konsumer
Head of Consumer Credit Division

13. Albertina Dwita Harliani
Kepala Divisi Tresuri
Head of Treasury Division

14. Henky Priyatna Arief Rivai
Kepala Divisi Komersial Banking
Head of Commercial Banking Division

15. Liza I Widyawari
Kepala Divisi Human Capital
Head of Human Capital Division

Profil Pejabat Eksekutif

Profiles of Executive Officers

Polmatua Sinaga

Kepala Divisi Operation / Head of Operation Division



Warga Negara Indonesia
Indonesian citizen



Usia 58 tahun
58 years old



Berdomisili di Bekasi, Jawa Barat
Domiciled in Bekasi, West Java



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/018/0511.

Basis of Appointment

Board of Directors Decision No. SK/DIR/018/0511.



Riwayat Pendidikan

Sarjana Pertanian, Jurusan Sosial Ekonomi Pertanian (1988).

Educational History

Bachelor of Agriculture, Faculty of Agricultural Social Economy (1988).



Riwayat Jabatan Sebelumnya

Kepala Unit *Loan* dan *Deposit* PT Bank Ina Perdana Tbk (2004-2005).

Previous Work History

Head Unit of Loan and Deposit of PT Bank Ina Perdana Tbk (2004-2005).

Chudori

Kepala Divisi Manajemen Risiko / Head of Risk Management Division



Warga Negara Indonesia
Indonesian citizen



Usia 54 tahun
54 years old



Berdomisili di Bekasi
Domiciled in Bekasi



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/009/0514.

Basis of Appointment

Board of Directors Decision No. SK/DIR/009/0514.



Riwayat Pendidikan

Sarjana Ekonomi, Universitas Gadjah Mada (1993).

Educational History

Bachelor of Economics, Gadjah Mada University (1993).



Riwayat Jabatan Sebelumnya

- Kepala Bagian Internal Audit PT Bank Mayora (2013-2014); dan
- Kepala Satuan Kerja Audit Internal PT Bank Sahabat Sampoerna (d/h Bank Dipo Internasional) (2007-2012).

Previous Work History

- Head of Internal Audit Section of PT Bank Mayora (2013-2014); and
- Head of Internal Audit Work Unit of PT Bank Sahabat Sampoerna (formerly Bank Dipo Internasional) (2007-2012).

Usep Hanafiah Dahlan

Kepala Divisi Audit Internal / Head of Internal Audit Division



Warga Negara Indonesia
Indonesian citizen



Usia 62 tahun
62 years old



Berdomisili di Jakarta.
Domiciled in Jakarta.



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/025/0721.

Basis of Appointment

Board of Directors Decision No. SK/DIR/025/0721.



Riwayat Pendidikan

Sarjana Ekonomi, Universitas Widyagama, Malang (1990).

Educational History

Bachelor of Economics, Widyagama University, Malang (1990).



Riwayat Jabatan Sebelumnya

Kepala Divisi *Micro Banking* PT Bank Ina Perdana Tbk (2020-2022).

Previous Work History

Head of Micro Banking Division of PT Bank Ina Perdana Tbk (2020-2022).

Albertina Dwita Harliani

Kepala Divisi Tresuri / Head of Treasury Division



Warga Negara Indonesia
Indonesian citizen



Usia 56 tahun
56 years old



Berdomisili di Jakarta
Domiciled in Jakarta



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/009/0420.

Basis of Appointment

Board of Directors Decision No. SK/DIR/009/0420.



Riwayat Pendidikan

- Master of Business Administration, United States International University, San Diego, USA (1992); dan
- Sarjana, Fakultas Ekonomi, Universitas Padjadjaran, Bandung (1989).

Educational History

- Master of Business Administration, United States International University, San Diego, USA (1992); and
- Bachelor Degree, Faculty of Economics, Padjadjaran University, Bandung (1989).



Riwayat Jabatan Sebelumnya

- Team Leader Investasi dan Risiko Badan Penyelenggara Tabungan Perumahan Rakyat (2019-2020);
- Direktur Siswa Bangsa Putera Sampoerna Foundation (2013-2016),
- Head of Partnership Manulife Asset Manajemen Indonesia (2012-2013);
- Head of Treasury PT Bank UOB Indonesia (2007-2011);
- Chief Dealer Forex Standard Chartered Indonesia (1998-2007); dan
- Chief Dealer Interbank Forex PT Bank Danamon Indonesia Tbk (1992-1998).

Previous Work History

- Team Leader Investment and Risk of Public Housing Savings Organizing Agency (2019-2020);
- Director of Students of Putera Sampoerna Foundation (2013-2016),
- Head of Partnership of Manulife Asset Management Indonesia (2012-2013);
- Head of Treasury of PT Bank UOB Indonesia (2007-2011);
- Chief Forex Dealer of Standard Chartered Indonesia (1998-2007); and
- Chief Interbank Forex Dealer of PT Bank Danamon Indonesia Tbk (1992-1998).

Tjung Jun

Kepala Divisi Kredit Konsumer / Head of Consumer Credit Division



Warga Negara Indonesia
Indonesian citizen



Usia 49 tahun
49 years old



Berdomisili di Jakarta
Domiciled in Jakarta



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/024/0721.

Basis of Appointment

Board of Directors Decision No. SK/DIR/024/0721.



Riwayat Pendidikan

Sarjana Manajemen Keuangan Perbankan, STIE Nusantara (d/h STIE Gunung Sewu GS Fame) (1992-1996).

Educational History

Bachelor of Banking Financial Management, STIE Nusantara (formerly STIE Gunung Sewu GS Fame) (1992-1996).



Riwayat Jabatan Sebelumnya

Mortgage Business Manager PT Bank CIMB Niaga Tbk (2011-2013).

Previous Work History

Mortgage Business Manager of PT Bank CIMB Niaga Tbk (2011-2013).

Lirani Setyowati

Kepala Divisi Marketing Communication / Head of Marketing Communication Division



Warga Negara Indonesia
Indonesian citizen



Usia 57 tahun
57 years old



Berdomisili di Jakarta
Domiciled in Jakarta



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/008/0322.

Basis of Appointment

Board of Directors Decision No.SK/DIR/008/0322.



Riwayat Pendidikan

Sarjana Hukum, Universitas Diponegoro Semarang (1989).

Educational History

Bachelor of Law, Diponegoro University Semarang (1989).



Riwayat Jabatan Sebelumnya

- Marketing Communication Asosiasi Sistem Pembayaran Indonesia (ASPI) (2021-2022);
- Marketing Communication Head PT Bank Mega Tbk (2005-2020); dan
- Senior Officer Funding Product & Marketing Sub Division - Consumer Banking Division PT Bank Central Asia Tbk (1995-2004).

Previous Work History

- Marketing Communication of Indonesian Payment System Association (ASPI) (2021-2022);
- Marketing Communication Head of PT Bank Mega Tbk (2005-2020); and
- Senior Officer Funding Product & Marketing Sub Division - Consumer Banking Division of PT Bank Central Asia Tbk (1995-2004).

Liza L Widyawari

Kepala Divisi Human Capital / Head of Human Capital Division



Warga Negara Indonesia
Indonesian citizen



Usia 56 tahun
56 years old



Berdomisili di Jakarta
Domiciled in Jakarta



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/026/0722.

Basis of Appointment

Board of Directors Decision No. SK/DIR/026/0722.



Riwayat Pendidikan

Executive Strategic Management Prasetya Mulya Business School MM (2010).

Educational History

Executive Strategic Management from Prasetya Mulya Business School MM (2010).



Riwayat Jabatan Sebelumnya

- Vice President Pengelolaan Bisnis Cabang PT Bank Central Asia Tbk (2016-2021).
- Vice President Produk Dana dan Segmen Nasabah PT Bank Central Asia Tbk (2009-2016);
- Deputy Vice President Produk Dana dan Segmen Nasabah PT Bank Central Asia Tbk (2006-2009); dan
- Deputy Vice President Human Resource PT Bank Central Asia Tbk - Kantor Pusat (2000-2006).

Previous Work History

- Vice President Branch Business Management of PT Bank Central Asia Tbk (2016-2021).
- Vice President Fund Products and Customer Segments of PT Bank Central Asia Tbk (2009-2016);
- Deputy Vice President Fund Products and Customer Segments of PT Bank Central Asia Tbk (2006-2009); And
- Deputy Vice President Human Resource PT Bank Central Asia Tbk - Head Office (2000-2006).

John Eric Pontoh

Kepala Divisi Sekretaris Perusahaan merangkap sebagai Pelaksana Tugas Kepala Divisi Remedial dan Pelaksana Tugas Kepala Divisi Legal / Head of Corporate Secretary Division concurrently serves as Acting Head of Remedial Division and Acting Head of Legal Division



Warga Negara Indonesia
Indonesian citizen



Usia 60 tahun
60 years old



Berdomisili di Tangerang
Domiciled in Tangerang



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/044/1021.

Basis of Appointment

Board of Directors Decision No. SK/DIR/044/1021.



Riwayat Pendidikan

- Program Spesialis Notariat, Universitas Indonesia (2020); dan
- Sarjana Hukum, Universitas Kristen Indonesia, Jakarta (1987).

Educational History

- Notary Specialist Program, University of Indonesia (2020); and
- Bachelor of Law, Indonesian Christian University, Jakarta (1987).



Riwayat Jabatan Sebelumnya

Remedial Division Head PT Bank Ina Perdana Tbk (2021).

Previous Work History

Remedial Division Head of PT Bank Ina Perdana Tbk (2021).

Untung Kurniawan

Kepala Divisi Branch Banking and Product Development / Head of Branch Banking and Product Development Division



Warga Negara Indonesia
Indonesian citizen



Usia 52 tahun
52 years old



Berdomisili di Depok
Domiciled in Depok



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/012/0322.

Basis of Appointment

Board of Directors Decision No. SK/DIR/012/0322.



Riwayat Pendidikan

- Master of Business Administration, Universitas Gadjra Mada (2008);
- Sarjana Ekonomi, Universitas Indonesia (1999); dan
- Sarjana Teknik Komputer, STMIK Gunadarma (1993).

Educational History

- Master of Business Administration, Gadjra Mada University (2008);
- Bachelor of Economics, University of Indonesia (1999); and
- Bachelor of Computer Engineering, STMIK Gunadarma (1993).



Riwayat Jabatan Sebelumnya

Group Head Product PT Bank Sinarmas Tbk (2012-2022).

Previous Work History

Group Head Product of PT Bank Sinarmas Tbk (2012-2022).

Karmex Siadari

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



Warga Negara Indonesia
Indonesian citizen



Usia 50 tahun
50 years old



Berdomisili di Depok
Domiciled in Depok



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/027/0721.

Basis of Appointment

Board of Directors Decision No. SK/DIR/027/0721.



Riwayat Pendidikan

Doktor, IPB University (2021).

Educational History

Doctor, IPB University (2021).



Riwayat Jabatan Sebelumnya

- Credit Product Management & Micro Business Division Head PT Bank Ina Perdana Tbk (2021);
- General Manager PT ILB ICDX (2018-2019);
- Trade Product Management Head & Structured Trade and Commodity Finance Head Oversea-Chinese Banking Corporation Limited (OCBC) (2012-2017);
- Global Trade Head Industrial and Commercial Bank of China Ltd (ICBC) (2012);
- Division Head PT Bank Mega Tbk (2006-2012);
- STCF Risk Control Manager DMC Radar Ltd (1996-2006);
- IT Network and Communication System Manager DMC Radac Ltd (1997-1999).

Previous Work History

- Credit Product Management & Micro Business Division Head of PT Bank Ina Perdana Tbk (2021);
- General Manager of PT ILB ICDX (2018-2019);
- Trade Product Management Head & Structured Trade and Commodity Finance Head of Oversea-Chinese Banking Corporation Limited (OCBC) (2012-2017);
- Global Trade Head of Industrial and Commercial Bank of China Ltd (ICBC) (2012);
- Division Head of PT Bank Mega Tbk (2006-2012);
- STCF Risk Control Manager of DMC Radar Ltd (1996-2006);
- IT Network and Communication System Manager of DMC Radac Ltd (1997-1999).

Henky Priyatna Arief Rivai

Kepala Divisi Komersial Banking / Head of Commercial Banking Division



Warga Negara Indonesia
Indonesian citizen



Usia 50 tahun
50 years old



Berdomisili di Jakarta
Domiciled in Jakarta



Dasar Pengangkatan

Surat No. IN/HC/647/0921.

Basis of Appointment

Letter No. IN/HC/647/0921.



Riwayat Pendidikan

Sarjana Ekonomi, Universitas Tarumanagara (1995).

Educational History

Bachelor of Economics, Tarumanagara University (1995).



Riwayat Jabatan Sebelumnya

Direktur PT SGMW Multifinance Indonesia (2018-2021).

Previous Work History

Director of PT SGMW Multifinance Indonesia (2018-2021).

Rony Hermawan

Kepala Divisi Admin Kredit / Head of Credit Admin Division



Warga Negara Indonesia
Indonesian citizen



Usia 51 tahun
51 years old



Berdomisili di Bekasi
Domiciled in Bekasi



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/050/1222.

Basis of Appointment

Board of Directors Decision No. SK/DIR/050/1222.



Riwayat Pendidikan

- Pascasarjana Program Studi *Management Strategic*, Perbanas Institute Jakarta (2017); dan
- Sarjana Akuntansi, STIE YKPN Yogyakarta (1995).

Educational History

- Postgraduate Study Program, Strategic Management, Perbanas Institute Jakarta (2017); and
- Bachelor of Accounting, STIE YKPN Yogyakarta (1995).



Riwayat Jabatan Sebelumnya

- Kepala Divisi Kredit Review PT Bank Ina Perdana Tbk (2021-2022); dan
- Kepala Divisi Internal Audit PT Bank Ina Perdana Tbk (2012-2021).

Previous Work History

- Head of Credit Review Division of PT Bank Ina Perdana Tbk (2021-2022); and
- Head of Internal Audit Division of PT Bank Ina Perdana Tbk (2012-2021).

Fenty Tiodor Simanjuntak

Kepala Divisi Digital Governance / Head of Digital Governance Division



Warga Negara Indonesia
Indonesian citizen



Usia 57 tahun
57 years old



Berdomisili di Tangerang Selatan
Domiciled in South Tangerang



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/025/0922.

Basis of Appointment

Board of Directors Decision No. SK/DIR/025/0922.



Riwayat Pendidikan

- *Master of Information Technology*, Swiss German University (2014); dan
- Sarjana Teknik Fisika, Institut Teknologi Bandung (1989).

Educational History

- Master of Information Technology, Swiss German University (2014); and
- Bachelor of Physics, Bandung Institute of Technology (1989).



Riwayat Jabatan Sebelumnya

- *Leader of Information Security dan Leader of IT Governance* PT Bank ICBC Indonesia (2018-2022);
- Direktur Grup Sistem Informasi Lembaga Penjamin Simpanan (2015-2018);
- *Head of Business Continuity & Document Management dan Head of IT Governance & Risk Management* PT Bank Commonwealth (2009-2015);
- *Head of Quality Management* PT Sigma Cipta Caraka (2007-2009);
- *Head of Quality Assurance* PT Bank Danamon Indonesia Tbk (1996-2007).

Previous Work History

- Leader of Information Security and Leader of IT Governance of PT Bank ICBC Indonesia (2018-2022);
- Group Director of Information System of the Deposit Insurance Corporation (2015-2018);
- Head of Business Continuity & Document Management and Head of IT Governance & Risk Management of PT Bank Commonwealth (2009-2015);
- Head of Quality Management of PT Sigma Cipta Caraka (2007-2009);
- Head of Quality Assurance of PT Bank Danamon Indonesia Tbk (1996-2007).

Ignatius Kentjana

Kepala Divisi Credit Governance / Head of Credit Governance Division



Warga Negara Indonesia
Indonesian citizen



Usia 60 tahun
60 years old



Berdomisili di Jakarta
Domiciled in Jakarta



Dasar Pengangkatan

Surat UM/HC/548/0822.

Basis of Appointment

Letter UM/HC/548/0822.



Riwayat Pendidikan

Executive MBA Graduation, PPM (1994).

Educational History

Executive MBA Graduation, PPM (1994).



Riwayat Jabatan Sebelumnya

Kepala Divisi (*d/h Group Head*) Credit Review PT Bank Ina Perdana Tbk (2018-2020).

Previous Work History

Head of Division (*d/h Group Head*) of Credit Review of PT Bank Ina Perdana Tbk (2018-2020).

Febriyanti Ika Sari

Kepala Divisi *Digital Technology* / Head of Digital Technology Division



Warga Negara Indonesia
Indonesian citizen



Usia 43 tahun
43 years old



Berdomisili di Jakarta
Domiciled in Jakarta



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/001C/0122.

Basis of Appointment

Board of Directors Decision No. SK/DIR/001C/0122.



Riwayat Pendidikan

Sarjana Teknik Informatika, Universitas Atmajaya, Yogyakarta (2001).

Educational History

Bachelor of Informatics Engineering, Atmajaya University, Yogyakarta (2001).



Riwayat Jabatan Sebelumnya

- Group Head IT PT Bank MNC Internasional Tbk (2021); dan
- Kepala Divisi IT PT Bank Capital Indonesia Tbk (2010-2021).

Previous Work History

- Group Head IT of PT Bank MNC Internasional Tbk (2021); and
- Head of IT Division of PT Bank Capital Indonesia Tbk (2010-2021).

Novianto Harry Kristono

Kepala Divisi *Micro Banking* / Head of Micro Banking Division



Warga Negara Indonesia
Indonesian citizen



Usia 58 tahun
58 years old



Berdomisili di Jakarta
Domiciled in Jakarta



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/029/0722.

Basis of Appointment

Board of Directors Decision No. SK/DIR/029/0722.



Riwayat Pendidikan

- Magister Manajemen, Universitas Sriwijaya, Palembang (2002); dan
- Sarjana, Fakultas Ekonomi, Universitas Pembangunan Nasional "Veteran", Yogyakarta (1989).

Educational History

- Master of Management, Sriwijaya University, Palembang (2002); and
- Bachelor Degree, Faculty of Economics, University of National Development "Veteran", Yogyakarta (1989).



Riwayat Jabatan Sebelumnya

- Badan Pengelola Tabungan Perumahan Rakyat (BP Tapera) sebagai:
 - Direktur Perencanaan Strategis, Tata Kelola, Manajemen Risiko dan Kepatuhan (2020-2021);
 - Direktur Aliansi Strategis (2019-2020);
- PT Bank Negara Indonesia (Persero) Tbk sebagai:
 - SVP Remedial and Recovery (Juli 2019-Desember 2019);
 - CEO Regional Medan (April 2018-Juli 2019);
 - General Manager Small and Commercial Remedial and Recovery (Januari 2017-April 2018);
 - General Manager Corporate Remedial and Recovery (Desember 2015-Desember 2016);
 - Deputy General Manager Corporate Remedial and Recovery (September 2015-Desember 2015);
 - Head of Business Banking Kantor Wilayah Kemayoran (April 2015-September 2015);
 - Head of Business Banking Kantor Wilayah Manado (Februari 2011-April 2015);
 - Head of Commercial Banking Centre Manado (Mei 2009-Februari 2011);
 - Head of Small Banking Centre Batam (Oktober 2007-Mei 2009); dan
 - Pimpinan Cabang Tembilahan (Mei 2006-Oktober 2007).

Previous Work History

- Public Housing Savings Management Agency (BP Tapera) as:
 - Director of Strategic Planning, Governance, Risk Management and Compliance (2020-2021);
 - Director of Strategic Alliances (2019-2020);
- PT Bank Negara Indonesia (Persero) Tbk as:
 - SVP Remedial and Recovery (July 2019-December 2019);
 - Regional CEO Medan (April 2018-July 2019);
 - General Manager Small and Commercial Remedial and Recovery (January 2017-April 2018);
 - General Manager Corporate Remedial and Recovery (December 2015-December 2016);
 - Deputy General Manager Corporate Remedial and Recovery (September 2015-December 2015);
 - Head of Business Banking Kemayoran Regional Office (April 2015-September 2015);
 - Head of Business Banking Manado Regional Office (February 2011-April 2015);
 - Head of Commercial Banking Centre Manado (May 2009-February 2011);
 - Head of Small Banking Centre Batam (October 2007-May 2009); And
 - Head of Tembilahan Branch (May 2006-October 2007).

Tutok Walter S Saragih

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



Warga Negara Indonesia
Indonesian citizen



Usia 53 tahun
53 years old



Berdomisili di Jakarta
Domiciled in Jakarta



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/023/0811.

Basis of Appointment

Board of Directors Decision No. SK/DIR/023/0811.



Riwayat Pendidikan

Sarjana Ekonomi, Universitas Sumatera Utara (1994).

Educational History

Bachelor of Economics, University of North Sumatra (1994).



Riwayat Jabatan Sebelumnya

Kepala Sistem dan Prosedur PT Bank Ina Perdana Tbk (2009-2011).

Previous Work History

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

Moh Haris Zaenal Abidin

Kepala Departemen Akuntansi dan Perencanaan Keuangan / Head of Accounting and Financial Planning Department



Warga Negara Indonesia
Indonesian citizen



Usia 37 tahun
37 years old



Berdomisili di Jakarta
Domiciled in Jakarta



Dasar Pengangkatan

Surat No. HC/329/0621.

Basis of Appointment

Letter No. HC/329/0621.



Riwayat Pendidikan

Sarjana Ekonomi Jurusan Akuntansi, Universitas Teknologi Yogyakarta (2007).

Educational History

Bachelor of Economics, Majoring in Accounting, Yogyakarta University of Technology (2007).



Riwayat Jabatan Sebelumnya

Accounting Supervisor PT Bank Ina Perdana Tbk (2019-2021).

Previous Work History

Accounting Supervisor of PT Bank Ina Perdana Tbk (2019-2021).

Farry Permana

Kepala Departemen SIM & Pelaporan / Head of SIM & Reporting Department



Warga Negara Indonesia
Indonesian citizen



Usia 44 tahun
44 years old



Berdomisili di Jakarta
Domiciled in Jakarta



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/024/0922.

Basis of Appointment

Board of Directors Decision No. SK/DIR/024/0922.



Riwayat Pendidikan

Sarjana Komputer, STMIK Mardira Indonesia (2003).

Educational History

Bachelor of Computers, STMIK Mardira Indonesia (2003).



Riwayat Jabatan Sebelumnya

IT Development Head PT Bank China Construction Bank (CCB) Indonesia (2014-2022).

Previous Work History

IT Development Head of PT Bank China Construction Bank (CCB) Indonesia (2014-2022).

Rusdy Yanto

Pemimpin Kantor Cabang Ariobimo, Jakarta / Head of Ariobimo Branch Office, Jakarta



Warga Negara Indonesia
Indonesian citizen



Usia 52 tahun
52 years old



Berdomisili di Jakarta
Domiciled in Jakarta



Dasar Pengangkatan

Surat No. IN/HC/533/0721.

Basis of Appointment

Letter No. IN/HC/533/0721.



Riwayat Pendidikan

- Pascasarjana Program Studi Manajemen Keuangan, Universitas Tarumanagara (2005); dan
- Sarjana Ekonomi, Universitas Tarumanagara (1993).

Educational History

- Postgraduate Study Program in Financial Management, Tarumanagara University (2005); and
- Bachelor of Economics, Tarumanagara University (1993).



Riwayat Jabatan Sebelumnya

- Vice President Finance and Funding GPI Group (2013-2020); dan
- Head of Commercial Banking Regional Office PT Bank Central Asia Tbk (2007-2013).

Previous Work History

- Vice President Finance and Funding of GPI Group (2013-2020); and
- Head of Commercial Banking Regional Office of PT Bank Central Asia Tbk (2007-2013).

Vonny Ridho

Pemimpin Kantor Cabang Pasar Minggu, Jakarta / Head of Pasar Minggu Branch Office, Jakarta



Warga Negara Indonesia
Indonesian citizen



Usia 43 tahun
43 years old



Berdomisili di Jakarta
Domiciled in Jakarta



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/018/0419.

Basis of Appointment

Board of Directors Decision No. SK/DIR/018/0419.



Riwayat Pendidikan

Sarjana Hukum, Universitas Hasanuddin (2000).

Educational History

Bachelor of Law, Hasanuddin University (2000).



Riwayat Jabatan Sebelumnya

Pimpinan Cabang PT Bank Mega Tbk (2004-2008).

Previous Work History

Branch Manager of PT Bank Mega Tbk (2004-2008).

Harijanto Tanuwidjaja

Pemimpin Kantor Cabang Bandung / Head of Bandung Branch Office



Warga Negara Indonesia
Indonesian citizen



Usia 56 tahun
56 years old



Berdomisili di Bandung
Domiciled in Bandung



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/055/1121.

Basis of Appointment

Board of Directors Decision No. SK/DIR/055/1121.



Riwayat Pendidikan

Sarjana Teknik Sipil, Universitas Parahyangan (1990).

Educational History

Bachelor of Civil Engineering, Parahyangan University (1990).



Riwayat Jabatan Sebelumnya

Region Business Head Jawa Barat 1 PT Bank Nusantara Parahyangan Tbk (2016-2020).

Previous Work History

Region Business Head West Java 1 of PT Bank Nusantara Parahyangan Tbk (2016-2020).

Dewi Sarijati

Pemimpin Kantor Cabang Denpasar / Head of Denpasar Branch Office



Warga Negara Indonesia
Indonesian citizen



Usia 54 tahun
54 years old



Berdomisili di Denpasar
Domiciled in Denpasar



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/008/0617.

Basis of Appointment

Board of Directors Decision No. SK/DIR/008/0617.



Riwayat Pendidikan

Sarjana Ekonomi, Universitas Lampung (1992).

Educational History

Bachelor of Economics, University of Lampung (1992).



Riwayat Jabatan Sebelumnya

- Branch Manager PT Bank Commonwealth (2008-2016);
- Branch Relation Manager PT OCBC NISP Tbk (2004-2008);
- Team Leader Pemasaran PT Bank Mega Tbk (2000-2004); dan
- Customer Relation PT Bank Danamon Tbk (1990-1999)

Previous Work History

- Branch Manager of PT Bank Commonwealth (2008-2016);
- Branch Relation Manager of PT OCBC NISP Tbk (2004-2008);
- Team Leader Marketing of PT Bank Mega Tbk (2000-2004); and
- Customer Relation of PT Bank Danamon Tbk (1990-1999).

Liliana Kusuma Chandra

Pemimpin Kantor Cabang Solo / Head of Solo Branch Office



Warga Negara Indonesia
Indonesian citizen



Usia 57 tahun
57 years old



Berdomisili di Solo
Domiciled in Solo



Dasar Pengangkatan

Surat Keputusan Direksi No. HC/678/1021.

Basis of Appointment

Board of Directors Decision No. HC/678/1021.



Riwayat Pendidikan

- Sarjana Bahasa Asing (Perancis), IKIP Negeri Semarang (1990); dan
- Diploma 3 Bahasa Inggris, Akaba Untag Semarang (1987).

Educational History

- Bachelor of Foreign Languages (French), Semarang State Teachers' Training College (1990); and
- Diploma 3 in English, Akaba Untag Semarang (1987).



Riwayat Jabatan Sebelumnya

- Executive Branch Manager PT Bank Permata (2013-2020);
- Branch Manager PT Bank Commonwealth (2010-2013);
- Chief Financial Planner PT Equity Life Indonesia (2008-2010);
- Branch Manager Standard Chartered Bank (2004-2008);
- Branch Manager PT Bank Permata Tbk (2002-2004);
- Branch Manager PT Bank Bali (2000-2002); dan
- Human Resource Development, Forex, dan Team Leader Funding PT Bank Bali (1991-2000).

Previous Work History

- Executive Branch Manager of PT Bank Permata (2013-2020);
- Branch Manager of PT Bank Commonwealth (2010-2013);
- Chief Financial Planner of PT Equity Life Indonesia (2008-2010);
- Branch Manager of Standard Chartered Bank (2004-2008);
- Branch Manager of PT Bank Permata Tbk (2002-2004);
- Branch Manager of PT Bank Bali (2000-2002); and
- Human Resource Development, Forex, and Team Leader Funding of PT Bank Bali (1991-2000).

Gondo Hari Surjono

Pemimpin Kantor Cabang Malang / Head of Malang Branch Office



Warga Negara Indonesia
Indonesian citizen



Usia 50 tahun
50 years old



Berdomisili di Malang
Domiciled in Malang



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/031/1120.

Basis of Appointment

Board of Directors Decision No. SK/DIR/031/1120.



Riwayat Pendidikan

Sarjana Ekonomi, Jurusan Manajemen, Universitas Putra Bangsa, Surabaya (1996).

Educational History

Bachelor of Economics, Faculty of Management, Putra Bangsa University, Surabaya (1996).



Riwayat Jabatan Sebelumnya

- Area Business Manager of Maybank Area Malang (2013-2018); dan
- Area Business Manager of Maybank Area Kediri (2008-2013).

Previous Work History

- Area Business Manager of Maybank Area Malang (2013-2018); and
- Area Business Manager of Maybank Area Kediri (2008-2013).

David Teguh Ariyanto

Pemimpin Kantor Cabang Kertajaya, Surabaya / Head of Kertajaya Branch Office, Surabaya



Warga Negara Indonesia
Indonesian citizen



Usia 47 tahun
47 years old



Berdomisili di Mojokerto
Domiciled in Mojokerto



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/020/0621.

Basis of Appointment

Board of Directors Decision No. SK/DIR/020/0621.



Riwayat Pendidikan

Sarjana Ekonomi STIE Malangkecewara, Malang (1997).

Educational History

Bachelor of Economics from STIE Malangkecewara, Malang (1997).



Riwayat Jabatan Sebelumnya

- Kepala Divisi Pengembangan Produk dan Jasa PT Bank Maspion Tbk (2017-2019);
- Commercial Cluster Head PT Bank OCBC NISP Tbk (2015-2017);
- Head of Area Network PT Bank Permata Tbk (2012-2014); dan
- Branch Manager PT Bank OCBC NISP Tbk (2008-2011).

Previous Work History

- Head of Product and Services Development Division of PT Bank Maspion Tbk (2017-2019);
- Commercial Cluster Head of PT Bank OCBC NISP Tbk (2015-2017);
- Head of Area Network of PT Bank Permata Tbk (2012-2014); and
- Branch Manager of PT Bank OCBC NISP Tbk (2008-2011).

Sudartanto Sukmo Permono

Pemimpin Kantor Cabang Semarang / Head of Semarang Branch Office



Warga Negara Indonesia
Indonesian citizen



Usia 50 tahun
50 years old



Berdomisili di Semarang
Domiciled in Semarang



Dasar Pengangkatan

Surat No. UM/SDM/073/0320.

Basis of Appointment

Letter No. UM/HR/073/0320.



Riwayat Pendidikan

Sarjana Teknik, Jurusan Teknik Sipil, Universitas 17 Agustus 1945, Semarang (1997).

Educational History

Bachelor of Engineering, Faculty of Civil Engineering, University of 17 August 1945, Semarang (1997).



Riwayat Jabatan Sebelumnya

- Branch Manager PT Rabobank International Indonesia (2017-2019);
- Business Development Manager PT Bank Permata Tbk (2012-2017); dan
- Branch Manager PT Bank Permata Tbk (2009-2012).

Previous Work History

- Branch Manager of PT Rabobank International Indonesia (2017-2019);
- Business Development Manager of PT Bank Permata Tbk (2012-2017); and
- Branch Manager of PT Bank Permata Tbk (2009-2012).

Andie Nuvianto

Pemimpin Kantor Cabang Yogyakarta / Head of Yogyakarta Branch Office



Warga Negara Indonesia
Indonesian citizen



Usia 49 tahun
49 years old



Berdomisili di Yogyakarta
Domiciled in Yogyakarta



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/015/0520.

Basis of Appointment

Board of Directors Decision No. SK/DIR/015/0520.



Riwayat Pendidikan

Sarjana Ilmu Politik, Fakultas Ilmu Sosial dan Ilmu Politik, Universitas Gadjah Mada (1996).

Educational History

Bachelor of Political Science, Faculty of Social and Political Sciences, Gadjah Mada University (1996).



Riwayat Jabatan Sebelumnya

Area Head Wilayah Jawa Barat PT OCBC NISP Tbk (2015-2020).

Previous Work History

Area Head West Java Region of PT OCBC NISP Tbk (2015-2020).

Iwan Victorius T

Pemimpin Kantor Cabang Makassar / Head of Makassar Branch Office



Warga Negara Indonesia
Indonesian citizen



Usia 50 tahun
50 years old



Berdomisili di Makassar
Domiciled in Makassar



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/024/0622.

Basis of Appointment

Board of Directors Decision No. SK/DIR/024/0622.



Riwayat Pendidikan

Universitas Hasanuddin Makassar (1995).

Educational History

Hasanuddin University Makassar (1995).



Riwayat Jabatan Sebelumnya

- Regional Business Leader Region 8 IBT PT Bank Tabungan Pensiunan Nasional Tbk (2013-2022);
- Business Manager Lending SME Kantor Makassar Ahmad Yani PT Bank Danamon Indonesia Tbk (2004-2013);
- Regional Business Manager Manado PT Bank Danamon Indonesia Tbk (2003-2004);
- Kepala Administrasi Kredit - Kantor Cabang Koordinator Makassar Ahmad Yani PT Bank Danamon Indonesia Tbk (2000-2002);
- Wakil Pimpinan Cabang Kredit - Kantor Cabang Koordinator Parepare PT Bank Danamon Indonesia Tbk (1998-2000);
- Account Officer Cabang Parepare PT Bank Danamon Indonesia Tbk (1996-1998); dan
- DCMP 31 PT Bank Danamon Indonesia Tbk (Trainee) (1995-1996).

Previous Work History

- Regional Business Leader Region 8 IBT of PT Bank Tabungan Pensiunan Nasional Tbk (2013-2022);
- Business Manager of SME Lending of Makassar Office Ahmad Yani of PT Bank Danamon Indonesia Tbk (2004-2013);
- Regional Business Manager Manado of PT Bank Danamon Indonesia Tbk (2003-2004);
- Head of Credit Administration - Makassar Coordinating Branch Office Ahmad Yani o PT Bank Danamon Indonesia Tbk (2000-2002);
- Deputy Head of Credit Branch - Parepare Coordinating Branch Office of PT Bank Danamon Indonesia Tbk (1998-2000);
- Account Officer of Parepare Branch of PT Bank Danamon Indonesia Tbk (1996-1998); and
- DCMP 31 of PT Bank Danamon Indonesia Tbk (Trainee) (1995-1996).

Ana Sjamsuriah

Pemimpin Kantor Cabang Medan / Head of Medan Branch Office



Warga Negara Indonesia
Indonesian citizen



Usia 50 tahun
50 years old



Berdomisili di Medan
Domiciled in Medan



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/002/0220.

Basis of Appointment

Board of Directors Decision No. SK/DIR/002/0220.



Riwayat Pendidikan

Sarjana Ekonomi, Sekolah Tinggi Ilmu Ekonomi Harapan (1995).

Educational History

Bachelor of Economics, Harapan College of Economics (1995).



Riwayat Jabatan Sebelumnya

Branch Manager PT Bank ANZ Tbk (2007-2018).

Previous Work History

Branch Manager of PT Bank ANZ Tbk (2007-2018).

Olvianny Dowah

Pemimpin Kantor Cabang Palu / Head of Palu Branch Office



Warga Negara Indonesia
Indonesian citizen



Usia 50 tahun
50 years old



Berdomisili di Palu
Domiciled in Palu



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/051.A/1223.

Basis of Appointment

Board of Directors Decision No. SK/DIR/051.A/1223.



Riwayat Pendidikan

Bachelor of Business Administration, Indonesian Institute of Management (1995).

Educational History

Bachelor of Business Administration, Indonesian Institute of Management (1995).



Riwayat Jabatan Sebelumnya

Branch Manager Kantor Cabang Palu PT Bank Mega Tbk (2016-2017).

Previous Work History

Branch Manager of Palu Branch Office of PT Bank Mega Tbk(2016-2017).

Charles Belen

Pemimpin Kantor Cabang Ambon / Head of Ambon Branch Office



Warga Negara Indonesia
Indonesian citizen



Usia 40 tahun
40 years old



Berdomisili di Ambon
Domiciled in Ambon



Dasar Pengangkatan

Surat No. IN/HRS/398/1218.

Basis of Appointment

Letter No. IN/HRS/398/1218.



Riwayat Pendidikan

Sarjana Ekonomi, Jurusan Akuntansi, Universitas Pattimura (2008).

Educational History

Bachelor of Economics, Faculty of Accounting, Pattimura University (2008).



Riwayat Jabatan Sebelumnya

Pimpinan Cabang PT National Nobu (2014-2017).

Previous Work History

Branch Manager of PT National Nobu (2014-2017).

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 61 tahun
61 years old



Berdomisili di Jakarta
Domiciled in Jakarta



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/020/0622 tanggal 27 Juni 2022 tentang Anggota Komite Audit PT Bank Ina Perdana Tbk.

Basis of Appointment

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

- Magister, Sekolah Tinggi Manajemen PPM Manajemen (2004); dan
- Sarjana Ekonomi Jurusan Akuntansi, Universitas Tarumanagara (1989).

Educational History

- Masters, PPM Management College of Management (2004); and
- Bachelor of Economics, Department of Accounting, Tarumanagara University (1989).



Riwayat Jabatan Sebelumnya

Wakil Kepala Divisi Audit Internal PT Bank Central Asia Tbk (1999-Mei 2016).

Previous Work History

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



Kualifikasi

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

Qualification

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 60 tahun
60 years old



Berdomisili di Jakarta
Domiciled in Jakarta



Dasar Pengangkatan

Surat Keputusan Direksi No. SK/DIR/020/0622 tanggal 27 Juni 2022 tentang Anggota Komite Audit PT Bank Ina Perdana Tbk.

Basis of Appointment

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

Sarjana Akuntansi, Universitas Katolik Parahyangan.

Educational History

Bachelor of Accounting, Parahyangan Catholic University.



Riwayat Jabatan Sebelumnya

- 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).

Previous Work History

- 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

- 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).

Concurrent Positions

- 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

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

Qualification

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

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 Remunerasi dan Nominasi PT Bank Ina Perdana Tbk.
Board of Directors Decision No.SK/DIR/027/0722 dated 18 July 2022 regarding Members of the Remuneration and Nomination 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 Remunerasi dan Nominasi PT Bank Ina Perdana Tbk.
Board of Directors Decision No.SK/DIR/027/0722 dated 18 July 2022 regarding Members of the Remuneration and Nomination 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 Remunerasi dan Nominasi PT Bank Ina Perdana Tbk.
Board of Directors Decision No.SK/DIR/027/0722 dated 18 July 2022 regarding Members of the Remuneration and Nomination 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 Executive Officers 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 Audit Committee Profiles 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 Audit Committee Profiles in this Annual Report.

Komposisi Pemegang Saham [POJK51-C.3]

Composition of Shareholders

Uraian Description	Kepemilikan Saham Awal Tahun 2022 Share Ownership At Beginning of 2022			Kepemilikan Saham Akhir Tahun 2022 Share Ownership At End of 2022		
	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 Pensionsama	1.334.124.522	133.412.452.200	22,47	1.400.830.852	140.083.085.200	22,83
PT Samudra Biru	1.042.583.873	104.258.387.300	17,56	1.114.213.066	111.421.306.600	18,16
UOB Kay Hian Pte Ltd	1.034.416.550	103.441.655.000	17,42	1.034.416.550	103.441.655.000	16,86
PT Gaya Hidup Masa Kini	673.038.150	67.303.815.000	11,34	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	10,00	593.387.750	59.338.775.000	9,67
PT Philadel Terra Lestari	397.319.500	39.731.950.000	6,69	340.908.200	34.090.820.000	5,56
Kepemilikan <5% Ownership < 5%						
Masyarakat (masing-masing di bawah 5%) Public (each less than 5%)	862.223.305	86.222.330.500	14,52	924.770.190	92.477.019.000	15,08
Jumlah Saham Ditempatkan dan Disetor Penuh Total Issued and Fully Paid Shares	5.937.093.750	593.709.375.000	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 2022 Share Ownership At Beginning of 2022			Kepemilikan Saham Akhir Tahun 2022 Share Ownership At End of 2022		
	Total Pemegang Saham Total Shareholders	Jumlah Saham Total Shares	Kepemilikan Ownership (%)	Total Pemegang Saham Total Shareholders	Jumlah Saham Total Shares	Kepemilikan Ownership (%)
Institusi Asing Foreign Institutions	19	1.638.677.242	27,62	19	1.642.942.242	26,78
Institusi Lokal Local Institution	41	4.172.205.980	70,27	38	4.416.456.315	71,99
Individu Asing Foreign Individuals	8	1.258.900	0,02	7	373.000	0,01
Individu Lokal Local Individuals	3.145	123.951.628	2,09	1.857	74.945.108	1,22
Total	3.213	5.937.093.750	100,00	1.921	6.134.716.665	100,00

Kepemilikan Saham Dewan Komisaris dan Direksi

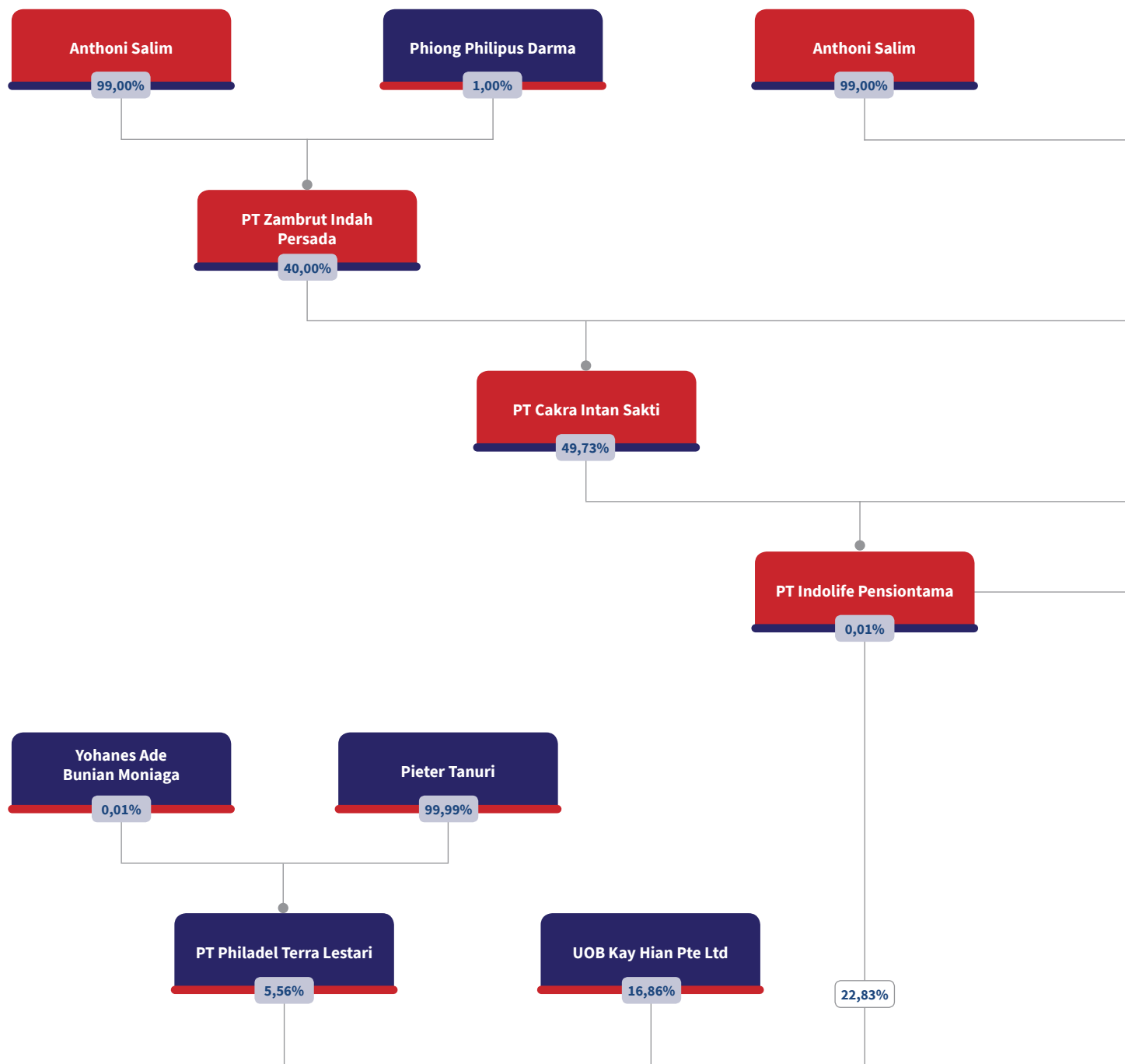
Share Ownership of the Board of Commissioners and Board of Directors

Sesuai Peraturan Otoritas Jasa Keuangan No. 11/POJK.04/2017 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Perusahaan Terbuka, setiap anggota Dewan Komisaris dan Direksi diwajibkan untuk menyampaikan informasi mengenai kepemilikan dan setiap perubahan kepemilikannya atas saham paling lambat 3 hari kerja setelah terjadinya transaksi. Adapun untuk tahun buku 2022, Dewan Komisaris dan Direksi tidak memiliki saham, baik secara langsung maupun tidak langsung, di PT Bank Ina Perdana Tbk.

In accordance with the Financial Services Authority Regulation No. 11/POJK.04/2017 on Ownership Reports or Any Changes in Ownership of Public Companies, each member of the Board of Commissioners and Board of Directors is required to submit information regarding ownership and any change in ownership of shares no later than 3 working days after the transaction. As for the 2022 financial year, the Board of Commissioners and Board of Directors did not own shares, either directly or indirectly, in PT Bank Ina Perdana Tbk.

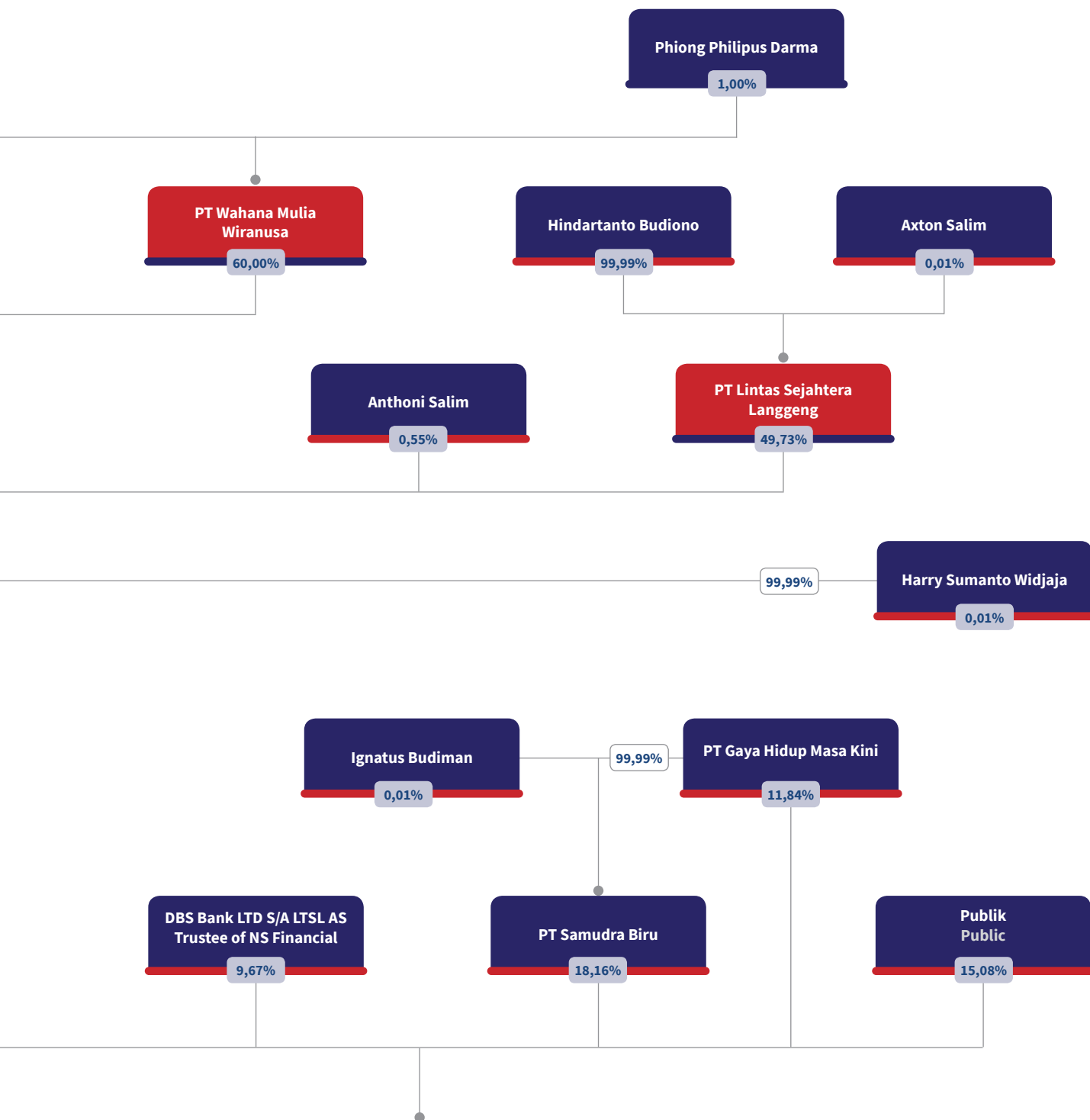
Pemegang Saham Utama dan Pengendali

Major and Controlling Shareholders



Berdasarkan bagan tersebut, Pemegang Saham Utama Bank Ina adalah PT Indolife Pensiontama. Sementara itu, pemilik manfaat terakhir Bank adalah Anthoni Salim.

Based on the chart, the Major Shareholder of Bank Ina is PT Indolife Pensiontama. Meanwhile, the ultimate beneficial owner of the Bank is Anthony Salim.



Uraian singkat mengenai Pemegang Saham Utama Bank Ina diungkapkan sebagai berikut.

A brief description of the Major Shareholders of Bank Ina is disclosed as follows.



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 Komisaris Utama : Phiong Philipus Darma Komisaris Independen : Indomen Saragih Komisaris Independen : Pramono Margono Direksi Direktur Utama : Andreas S Soedjijanto Direktur : Juli Priyatno Direktur : Harry Sumanto Widjaja	Board of Commissioners President Commissioner : Phiong Philipus Darma Independent Commissioner : Indomen Saragih Independent Commissioner : Pramono Margono Board of Directors President Director : Andreas S Soedjijanto Director : Juli Priyatno Director : Harry Sumanto Widjaja
Profil Singkat Brief Profile	PT Indolife Pensiontama merupakan perusahaan yang bergerak di bidang asuransi jiwa dan dana pensiun. Perusahaan ini mengawali bisnisnya pada tahun 1991 melalui Surat Keputusan Menteri Keuangan Republik Indonesia No. KEP 585/KM.13/1991. Sebagai bagian dari kelompok usaha Salim Grup, PT Indolife Pensiontama dikenal memiliki kondisi keuangan yang kuat dan berkomitmen untuk memberikan pelayanan yang prima bagi para nasabah. Dengan menjunjung tinggi prinsip kehati-hatian dan solidaritas manajemen yang arif, PT Indolife Pensiontama berkembang dan bertahan di dalam kancah kompetisi lembaga keuangan yang ketat. Keunggulan PT Indolife Pensiontama yang menjadi kunci keberhasilan dalam menjalankan usaha adalah <i>low cost company</i>, yakni kemampuan untuk membuat program-program asuransi yang memberikan perlindungan bagi para nasabah, serta perlindungan finansial yang optimal. Selain itu, ketepatan waktu dan kemudahan dalam penyelesaian klaim serta mampu menyelesaikan segala tantangan, memberikan andil yang besar dalam menjaga kepercayaan nasabah selama ini.	

PT Indolife Pensiontama is a company engaged in life insurance and pension funds. This company started its business in 1991 through the Decree of Minister of Finance of the Republic of Indonesia No. KEP 585/KM.13/1991. As part of Salim Group business group, PT Indolife Pensiontama is known to have a strong financial condition and is committed to providing excellent service to its customers.

By upholding the principles of prudence and solidarity with wise management, PT Indolife Pensiontama develops and survives in the intense competition of financial institutions. The advantages of PT Indolife Pensiontama which are the key to success in running a business are 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 Pemegang Saham, baik mayoritas maupun minoritas, memperoleh perlakuan yang sama terkait keterbukaan informasi. Hal ini ditujukan agar tidak terdapat 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 Shareholders, both majority and minority, receive the same treatment regarding information disclosure. This is intended so that there is no insider information, which is only known 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

Pencatatan saham Bank Ina di Bursa Efek Indonesia dilakukan pada 16 Januari 2014. Kronologi pencatatan saham Bank hingga 31 Desember 2022 diungkapkan sebagai berikut.

Listing of shares of Bank Ina on Indonesia Stock Exchange was conducted on 16 January 2014. Chronology of the Bank's share listing until 31 December 2022 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 December 14-20, 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

Hingga 31 Desember 2022, Bank Ina tidak melaksanakan pencatatan efek lainnya, seperti obligasi, obligasi konversi, dan sukuk di bursa mana pun.

As of December 31, 2022, Bank Ina did not list other securities, such as bonds, convertible bonds, and sukuk on any exchange.

Entitas Anak, Perusahaan Asosiasi, dan Perusahaan Ventura

Hingga 31 Desember 2022, Bank Ina tidak memiliki Entitas Anak, perusahaan asosiasi, dan perusahaan ventura, sehingga tidak ada informasi yang perlu dilaporkan.

Subsidiaries, Associate Companies, and Venture Companies

As of December 31, 2022, 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.

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, Indonesia 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	Rp275.000.000,-
Periode Penugasan Assignment Period	Januari 2022-Desember 2022. January 2022-December 2022.

Kantor Akuntan Publik Public Accounting Firm	
Nama Name	Purwantono, Sungkoro & Surja
Alamat Address	Jl. Jenderal Sudirman, RT.5/RW.3, Senayan Kec. Kebayoran Baru, Kota Jakarta Selatan Daerah Khusus Ibukota Jakarta, 12190 T : +62 21 515 0515
Jasa yang Diberikan Services Provided	Pelaksanaan audit Laporan Keuangan <i>Interim</i> per 30 Juni 2022 dan penerbitan <i>comfort letter</i> untuk Penawaran Umum Terbatas IV ("PUT IV"). Audit of Interim Financial Statement as of June 30, 2022, and issuance of comfort letter for Limited Public Offering IV ("PUT IV").
Biaya Fee	Rp1.447.384.500,-
Periode Penugasan Assignment Period	Januari 2022-Desember 2022. January 2022-December 2022.

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	Rp33.000.000,-
Periode Penugasan Assignment Period	Januari 2022-Desember 2022. January 2022-December 2022.

Notaris Notary	
Nama Name	Leolin Jayayanti, SH, M.Kn
Alamat Address	Jl. Pulo Raya VI No. 1 RT 04 RW 01 Kebayoran Baru Daerah Khusus Ibukota Jakarta, 12190 T : +62 21 7278 7232/33 W : +62 21 7278 4607 E : notarisleolin@yahoo.co.id
Jasa yang Diberikan Services Provided	Pembuatan akta dan pendampingan acara RUPS Tahunan dan RUPS Luar Biasa. Preparation of deed and assistance for Annual GMS and Extraordinary GMS events.
Biaya Fee	Rp50.256.410,-
Periode Penugasan Assignment Period	Juni 2022. June 2022.

Informasi pada Situs Web Bank

Information on the Bank's Website



Bank Ina senantiasa mempublikasikan informasi terkini melalui situs web yang dapat diakses di www.bankina.co.id. Komitmen tersebut menjadi sebuah bentuk kepatuhan Bank dalam memenuhi keterbukaan informasi kepada Pemegang Saham dan pemangku kepentingan lainnya, sesuai dengan Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik.

Bank Ina always publishes the latest information through a website that can be accessed at www.bankina.co.id. This commitment is a form of the Bank's compliance in fulfilling information disclosure to Shareholders and other stakeholders, in accordance with Financial Services Authority Regulation No. 8/POJK.04/2015 on Website of Issuer or Public Company.

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



Wilayah Operasional dan Jaringan

Operational Area and Network

Wilayah Operasional [POJK51-C.3] Operational Area

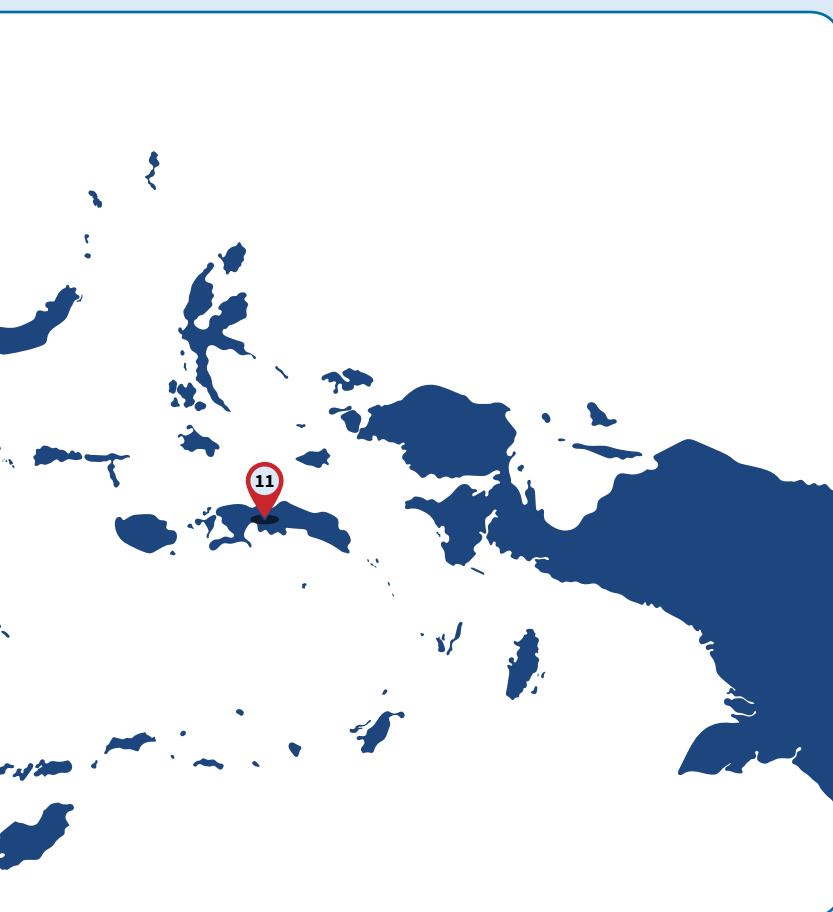


Kantor Pusat Head Office

Gedung Ariobimo Sentral
Mezzanine Floor
Jl. HR Rasuna Said Blok X-2 Kav. 5
Jakarta Selatan, 12950
Telephone : +62 21 252 5678
INA Call : 1500738
Website : www.bankina.co.id
E-mail : corp_sec@bankina.co.id

Alamat Jaringan Kantor Layanan Service Office Network Address

Wilayah Region	Status Kantor Nama Cabang Office Status Branch Name	Alamat Address
DKI Jakarta	KC Ariobimo Sentral	Gedung Ariobimo Central, Jl. HR Rasuna Said Blok X-2 Kav. 5, Jakarta, 12950
	KC Pasar Minggu	Jl. Raya Pasar Minggu No. 16A, Jakarta Selatan, 12780
	KCP UKRIDA 2	Jl. Arjuna Utara No. 6, Jakarta Barat, 11510
	KCP Kelapa Gading	Jl. Boulevard Raya, Blok TN2 No. 21, Jakarta Utara, 14240
	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, Jakarta Pusat, 11120
	KCP Bona Indah	Jl. Karang Tengah, Perumahan Bona Indah, Blok A2/D Kav. No. 2, Lebak Bulus, Cilandak, Jakarta Selatan, 12440



Keterangan
Remark



Wilayah Region	Status Kantor Nama Cabang Office Status Branch Name	Alamat Address
	KCP Wisma Indomobil	Jl. MT Haryono, Kav. 10, Bidara Cina, Jatinegara, Jakarta Timur, 13330
	KCP Wisma Indocement	Jl. Jenderal Sudirman Kav. 70 - 71, Setiabudi, Jakarta, 12910
	KCP Wisma 46	Wisma 46, Kota BNI Suite G.15, Ground Floor, Jl. Jenderal Sudirman Kav. 1, Jakarta Pusat, 10220
	KCP 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	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
	KF 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, 40273
	KCP Indogrosir Karawang	Jl. Lingkar Tanjungpura, Nagasari, Karawang Barat
	KCP Indogrosir Bekasi	Jl. Baru Terusan I Gusti Ngurahrai, RT 11/ RW 12, Bintara, Bekasi Barat
	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
	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
	KF Indogrosir Bandung	Jl. Ahmad Yani No. 806, Cicaheum, Bandung
DI Yogyakarta	KC Yogyakarta	Jl. P Diponegoro No. 42, DI Yogyakarta, 55233
	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, 50139
	KC Solo	Jl. Slamet Riyadi No. 141, Solo, Jawa Tengah, 57151
	KCP Indogrosir Solo	Jl. Raya Solo - Tawangmangu KM. 7.2, Dagen, Jaten, Karanganyar, Jawa Tengah
	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, 60286
	KC Malang	Jl. Let. Jend. S Parman No. 47 A-B, Purwantoro, Blimbing, Jawa Timur, 65126
	KCP Kembang Jepun	Jl. Kembang Jepun No. 96, Surabaya, Jawa Timur
	KCP Indogrosir Malang	Jl. Sudanco Supriyadi Kav. 170A, Kebon Sari, Sukun Kota, Jawa Timur, 65149
	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, Kec. Medan Kota, Sumatera Utara, 20229
Ambon	KC Ambon	Jl. Dr. Setia Budi No. 24, Ahusen, Sirimau, Ambon, 97127
	KCP Indogrosir Ambon	Jl. Y Syaranamual, Hunuth/Durian Patah, Kecamatan Teluk Ambon, Maluku
Sulawesi Selatan South Sulawesi	KC Makassar	Jl. Dr. Wahidin Sudirohusodo No. 1 H Pattunuang, Waju, Makassar, 90171
	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
Denpasar	KC Denpasar	Jl. Gatot Subroto No. 334 C, Denpasar Utara, 80233

Keterangan / Remark

KC : Kantor Cabang
KCP : Kantor Cabang Pembantu
KF : Kantor Fungsional

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
11 Januari 2022 January 11, 2022	Program Refreshment Online Publik Manajemen Risiko dan <i>Treasury Dealer "Economic Outlook 2022: Recovery During a Pandemic, and Integrating to Market Risk"</i> Online Refreshment Program of Public Risk Management and Treasury Dealer "Economic Outlook 2022: Recovery During a Pandemic, and Integrating to Market Risk"	Inawaty Handojo	Maisa Edukasi
26 Januari 2022 January 26, 2022	Webinar - " <i>Banking in Metaverse: A Hype or Real?</i> "	Yohanes Santoso Wibowo, Josavia Rachman Ichwan	Kolaborasi digitalbank.id & Shinga VR & Intellectual Business Community Collaboration of digitalbank.id & Shinga VR & Intellectual Business Community
16 Maret 2022 March 16, 2022	Seminar Perkreditan " <i>Usaha Perhotelan</i> " Seminar on Credit "Hospitality Business"	Inawaty Handojo, Yohanes Santoso Wibowo, Josavia Rachman Ichwan	Internal Bank
17 Maret 2022 March 17, 2022	<i>Hybrid Banking Ecosystems: The Key to Future Value Creation in Banking</i>	Yohanes Santoso Wibowo, Josavia Rachman Ichwan	Infobank Institute
24 Maret 2022 March 24, 2022	Webinar - "Peluang dan Tantangan Implementasi <i>Blockchain</i> di Industri Jasa Keuangan" Webinar - "Opportunities and Challenges of Blockchain Implementation in the Financial Services Industry"	Yohanes Santoso Wibowo, Josavia Rachman Ichwan	OJK Institute
6 April 2022 April 6, 2022	Refreshment Manajemen Risiko "Improving Governance, Risk Management & Compliance) Thru Digital Strategic Implementation" Risk Management Refreshment "Improving Governance, Risk Management & Compliance) Thru Digital Strategic Implementation"	Josavia Rachman Ichwan	Ikatan Bankir Indonesia
9 Juni 2022 June 9, 2022	Webinar - " <i>Preventing & Combating Financial Crime in Financial Services Industry</i> "	Inawaty Handojo, Yohanes Santoso Wibowo, Josavia Rachman Ichwan	Otoritas Jasa Keuangan Financial Services Authority
17 Juni 2022 June 17, 2022	Webinar - " <i>Policy Dialogue on Empowering Asean for Circular Economy</i> "	Yohanes Santoso Wibowo	Asean Bankers Association
14 Juli 2022 July 14, 2022	Webinar - " <i>Banking Agility Building Resilience and Growing from Failure</i> "	Inawaty Handojo, Yohanes Santoso Wibowo, Josavia Rachman Ichwan	Otoritas Jasa Keuangan Financial Services Authority
28 Juli 2022 July 28, 2022	Webinar - " <i>Digital Leadership Unstuck</i> Memperkuat Transformasi Digital" Webinar - "Digital Leadership Unstuck Strengthens Digital Transformation"	Inawaty Handojo, Yohanes Santoso Wibowo, Josavia Rachman Ichwan	OJK Institute
4 Agustus 2022 August 4, 2022	Webinar - " <i>How to Measure Successful Digital Finance Services/Return on Digital Investment</i> "	Inawaty Handojo, Yohanes Santoso Wibowo, Josavia Rachman Ichwan	OJK Institute
9 Agustus 2022 August 9, 2022	Webinar - "Tata Kelola Korporat di Indonesia serta Perkembangannya Selama 10 Tahun Terakhir" Webinar - "Corporate Governance in Indonesia and Its Development in the Last 10 Years"	Inawaty Handojo, Josavia Rachman Ichwan	Indonesian Institute for Corporate Directorship (IICD)
11 Agustus 2022 August 11, 2022	Webinar - " <i>Digital Governance</i> - Prasyarat untuk Mendukung Transformasi Digital" Webinar - "Digital Governance - Prerequisites to Support Digital Transformation"	Inawaty Handojo, Yohanes Santoso Wibowo, Josavia Rachman Ichwan	OJK Institute
31 Agustus 2022 August 31, 2022	Webinar - " <i>Succeeding in Transforming Banking in a Digital World</i> "	Inawaty Handojo, Yohanes Santoso Wibowo, Josavia Rachman Ichwan	Perbanas
12 Oktober 2022 October 12, 2022	Award Ceremony G20 Techsprint 2022 & Seminar CBDC	Yohanes Santoso Wibowo	Bank Indonesia
15 November 2022 November 15, 2022	<i>Workshop</i> Pendalaman dan Implementasi Terkait Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 dan Peraturan Otoritas Jasa Keuangan No. 34/POJK.04/2014 Workshop on In-depth and Implementation of Financial Services Authority Circular No. 16/SEOJK.04/2021 and Financial Services Authority Regulation No. 34/POJK.04/2014	Inawaty Handojo, Yohanes Santoso Wibowo, Josavia Rachman Ichwan	Asosiasi Emiten Indonesia (AEI) Indonesian Public Listed Companies Association (AEI)

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
17 November 2022 November 17, 2022	Webinar - “Peluang dan Tantangan Industri Jasa Keuangan dalam Mendukung Pembiayaan Kendaraan Bermotor Listrik Berbasis Baterai” Webinar - “Opportunities and Challenges of the Financial Services Industry in Supporting Battery-Based Electric Motorized Vehicle Financing”	Yohanes Santoso Wibowo	Otoritas Jasa Keuangan Financial Services Authority
30 November- 2 Desember 2022 November 30-December 2, 2022	50 th Asean Banking Council Meeting di Labuan Bajo 50 th Asean Banking Council Meeting in Labuan Bajo	Yohanes Santoso Wibowo	Perbanas

Pelatihan Direksi

Board of Directors' Training

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
6-7 Januari 2022 January 6-7, 2022	Information Security Foundation Based on ISO 27001 and 27002 and EXIN's Exam Preparation + Exam	Adhiputra Tanoyo	PT Andalan Teknologi Informasi/Doni Kurniawan Aziz, Certified Information Systems Auditor (CISA), ITIL
18 Januari 2022 January 18, 2022	Digital Financial Outlook: Supporting Banking Roadmap and Payment Transformation	Kiung Hui Ngo, Yulius Purnama Junaedi	Infobank-Akamai
25 Januari 2022 January 25, 2022	Seminar Pencapaian Pasar Modal 2021 2021 Capital Market Achievement Seminar	Kiung Hui Ngo	Indonesia Stock Exchange
25 Januari 2022 January 25, 2022	Webinar - “Peluang dan Tantangan Optimalisasi Potensi Ekonomi Digital Indonesia Tahun 2022” Webinar - “Opportunities and Challenges for Optimizing Indonesia's Digital Economic Potential in 2022”	Kiung Hui Ngo	The Economics
25 Januari 2022 January 25, 2022	Webinar - “Digital Banking for a Digital Society”	Yulius Purnama Junaedi	Perhimpunan Advokat Indonesia (Peradi) Indonesian Advocates Association (Peradi)
28 Januari 2022 January 28, 2022	Webinar - “E-Signature sebagai Salah Satu Solusi Legalitas di Era Digital” Webinar - “E-Signatures as One of the Legality Solutions in the Digital Age”	Adhiputra Tanoyo, Budijanto Soedarpo	Perbanas
17 Februari 2022 February 17, 2022	Webinar - “Dari Bank Hybrid Menuju Bank Digital” Webinar - “From Hybrid Bank Towards Digital Bank”	Budijanto Soedarpo	Otoritas Jasa Keuangan Financial Services Authority
18 Februari 2022 February 18, 2022	Webinar - “G20 Side Event: Scaling Up the Utilization of Sustainable Finance Instruments”	Daniel Budirahayu	Bank Indonesia
9 Maret 2022 March 9, 2022	Sosialisasi Undang-Undang Harmonisasi Peraturan Perpajakan Dissemination of Law on Harmonization of Tax Regulations	Kiung Hui Ngo	Company Strategic Training
16 Maret 2022 March 16, 2022	Seminar Perkreditan “Usaha Perhotelan” Seminar on Credit “Hospitality Business”	Daniel Budirahayu, Kiung Hui Ngo	Internal Bank
23 Maret 2022 March 23, 2022	Webinar - “Refreshment Manajemen Risiko dan Compliance” Webinar - “Refreshment of Risk Management and Compliance”	Daniel Budirahayu	Maisa Edukasi
4-5 April 2022 April 4-5, 2022	Webinar - “Indonesia Climate Finance Webinar”	Adhiputra Tanoyo	International Finance Corporation (IFC) & Perbanas
12 Mei 2022 May 12, 2022	Sustainability - Risiko Iklim dan Stabilitas Keuangan Sustainability - Climate Risk and Financial Stability	Adhiputra Tanoyo	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) Banking Compliance Director Communication Forum (FKDKP)
13 Mei 2022 May 13, 2022	Peluncuran Kajian Stabilitas Keuangan No. 38 Launch of Financial Stability Study No. 38	Kiung Hui Ngo	Otoritas Jasa Keuangan Financial Services Authority
27 Mei 2022 May 27, 2022	Webinar - “Cyber Crime Emergency: Developing IT Solutions, Behavior, and Awareness in the Banking Ecosystem”	Kiung Hui Ngo	Warta Ekonomi
31 Mei 2022 May 31, 2022	Webinar - “Accelerating Digital Finance to Build a Sustainable Business”	Budijanto Soedarpo	Warta Ekonomi
9 Juni 2022 June 9, 2022	Webinar - “Preventing & Combating Financial Crime in Financial Services Industry”	Adhiputra Tanoyo	Otoritas Jasa Keuangan Financial Services Authority
22 Juni 2022 June 22, 2022	Refreshment Sertifikasi Manajemen Risiko: Secure by Design as the Key Foundation for Effective Cyber Risk Management Risk Management Certification Refreshment: Secure by Design as the Key Foundation for Effective Cyber Risk Management	Adhiputra Tanoyo	Maisa Edukasi

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
30 Juni 2022 June 30, 2022	Webinar - “Evaluasi Pemanfaatan Fasilitas Pajak Penghasilan (PPN) atas Bunga Deposito dari Dana Devisa Hasil Ekspor (DHE)” Webinar - “Evaluation of the Use of Income Tax Facilities (VAT) on Deposit Interest from Export Proceeds Foreign Exchange Funds (DHE)”	Budijanto Soedarpo	Kementerian Kantor Pajak Ministry of Tax Office
13 Juli 2022 July 13, 2022	G 20 - Indonesia Digital Economy and Finance Festival (FEKDI) 2022 “Advance Digital Economy and Finance: Synergistic and Inclusive Ecosystem for Accelerated Recovery	Yulius Purnama Junaedi	Bank Indonesia
22 Juli 2022 July 22, 2022	Virtual - “Diskusi tentang Jasa Perbankan yang dibebaskan PPN” Virtual - “Discussion on Banking Services that are exempt from VAT”	Kiung Hui Ngo	Perbanas & Deloitte Solution
8 Agustus 2022 August 8, 2022	Webinar - Pembahasan Strategi Kampanye Tematik Bersama BI-Fast dalam Rangkaian HUT Kemerdekaan ke 77 Republik Indonesia Webinar - Discussion of Joint Thematic Campaign Strategies with BI-Fast in the Series of the 77 th Independence Day of the Republic of Indonesia	Yulius Purnama Junaedi	Bank Indonesia
10 Agustus 2022 August 10, 2022	Webinar - “Audiensi Rancangan Peraturan Pemerintah tentang Besaran Bagian Premi untuk Pendanaan Program Restrukturisasi Perbankan” Webinar - “Audience on the Draft Government Regulation concerning the Amount of Premium Share for Banking Restructuring Program Funding”	Daniel Budirahayu	Otoritas Jasa Keuangan Financial Services Authority
10 Agustus 2022 August 10, 2022	Virtual - “Undangan Peringatan ke-45 Tahun Diaktifkannya Kembali Pasar Modal Indonesia” Virtual - “Invitation to the 45th Anniversary of the Reactivation of the Indonesian Capital Market”	Kiung Hui Ngo	Pasar Modal Indonesia Indonesian Capital Market
11 Agustus 2022 August 11, 2022	Webinar - “Digital Governance - Prasyarat Untuk Mendukung Transformasi Digital” Webinar - “Digital Governance - Prerequisites to Support Digital Transformation”	Adhiputra Tanoyo	OJK Institute
1 September 2022 September 1, 2022	Webinar - “Prospek Hak Kekayaan Intelektual (HKI) sebagai Jaminan Utang” Webinar - “Prospects for Intellectual Property Rights (IPR) as Debt Guarantees”	Adhiputra Tanoyo	Otoritas Jasa Keuangan Financial Services Authority
6 September 2022 September 6, 2022	Webinar - <i>Launching Financial Integrity Rating on Money Laundering and Terrorism Finance (FIR on ML/TF) Tahun 2022</i> kepada Pihak Pelapor Webinar - <i>Launching Financial Integrity Rating on Money Laundering and Terrorism Finance (FIR on ML/TF) for 2022 to Reporting</i>	Adhiputra Tanoyo	Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) Indonesian Financial Transaction Reports and Analysis Center (INTRAC)
9 September 2022 September 9, 2022	Indonesia Banking Summit 2022	Budijanto Soedarpo	The Economics
19 September 2022 September 19, 2022	International Seminar on Navigating Banking Operation in a Changing World: During the Geopolitical Tension in Bali	Kiung Hui Ngo	Bank Indonesia
6 Oktober 2022 October 6, 2022	Webinar - “Perlindungan Konsumen di Era Digital” Webinar - “Consumer Protection in the Digital Age”	Budijanto Soedarpo	Otoritas Jasa Keuangan Financial Services Authority
11 Oktober 2022 October 11, 2022	Asean Banker Association (ABA) Virtual Study Tour Indonesia 2022 - Session with Asean Secretariat	Adhiputra Tanoyo	Perbanas
12-13 Oktober 2022 October 12-13, 2022	Virtual - “The 8 th Indonesia Finance Association International Conference”	Kiung Hui Ngo	Bursa Efek Indonesia Indonesia Stock Exchange
10 November 2022 November 10, 2022	Webinar - “Implementasi Undang-Undang Pelindungan Data Pribadi” Webinar - “Implementation of the Personal Data Protection Act”	Adhiputra Tanoyo	Perbanas
17 November 2022 November 17, 2022	Webinar - “Peluang dan Tantangan Industri Jasa Keuangan dalam Mendukung Pembiayaan Kendaraan Bermotor Listrik Berbasis Baterai (KBLBB)” Webinar - “Opportunities and Challenges of the Financial Services Industry in Supporting Battery-Based Electric Motorized Vehicles (KBLBB) Financing”	Adhiputra Tanoyo	Otoritas Jasa Keuangan Financial Services Authority
30 November 2022 November 30, 2022	Virtual - “Kegiatan Consultative Workshop to Scale Up Green Finance in Indonesia”	Kiung Hui Ngo	Otoritas Jasa Keuangan Financial Services Authority
1 Desember 2022 December 1, 2022	Webinar - “Idea Talk Vil 2 Towards Financial Stability Through the Use of Digital Technology, ESG, and the Green Economy”	Kiung Hui Ngo	OJK Institute

Pelatihan Komite Audit Audit Committee's Training

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
Februari 2022 February 2022	<i>Assuring Digital Transformation Journey</i>	Ivan Purnama Sanoesi	Institute of Internal Auditors (IIA) Indonesia
Maret 2022 February 2022	<i>Auditing Identity and Access Management</i>		Institute of Internal Auditors (IIA) Indonesia
April 2022	Internal Audit and Digital Transformation		Institute of Internal Auditors (IIA) Indonesia
Juni 2022 June 2022	Memperkuat Transformasi untuk Pertumbuhan Berkelanjutan Strengthening Transformation for Sustainable Growth		Institute of Internal Auditors (IIA) Indonesia
Agustus 2022 August 2022	Penanganan Insiden Keamanan Siber di Sektor Jasa Keuangan Handling of Cybersecurity Incidents in the Financial Services Sector		OJK Institute
Desember 2022 December 2022	<i>Code of Ethics</i>		Institute of Internal Auditors (IIA) Indonesia
26-27 Januari 2022 January 26-27, 2022	<i>National Conference Ikatan Komite Audit Indonesia - Leveraging the Roles of Audit Committee</i> National Conference of Indonesian Audit Committee Association - Leveraging the Roles of Audit Committee	Jacobus Sindu Adisuwono	Ikatan Komite Audit Indonesia (IKAI) Indonesian Audit Committee Association (IKAI)

Pelatihan Komite Pemantau Risiko

Pendidikan dan/atau pelatihan Yohanes Santoso Wibowo sebagai Ketua Komite Pemantau Risiko yang merupakan anggota Dewan Komisaris dapat dilihat di bagian Pelatihan Dewan Komisaris. Sementara pendidikan dan/atau pelatihan Ivan Purnama Sanoesi dan Jacobus Sindu Adisuwono selaku anggota Komite Pemantau Risiko dapat dilihat di bagian Pelatihan Komite Audit.

Risk Monitoring Committee's Training

Education and/or training for Yohanes Santoso Wibowo as Chair of Risk Monitoring Committee who is a member of the Board of Commissioners can be seen in the Board of Commissioners' Training section. While education and/or training for Ivan Purnama Sanoesi and Jacobus Sindu Adisuwono as members of Risk Monitoring Committee can be seen in the Audit Committee' Training section.

Pelatihan Sekretaris Perusahaan Corporate Secretary Training

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
11 Januari 2022 January 11, 2022	Sosialisasi Perubahan Peraturan Pencatatan I-A dan Penambahan Notasi Khusus pada Kode Perusahaan Tercatat Dissemination of Amendments to I-A Listing Regulations and Addition of Special Notations to the Listed Company Code	John Eric Pontoh	Bursa Efek Indonesia Indonesia Stock Exchange
21-23 Januari 2022 January 21-23, 2022	Workshop "Accelerating Transformation and Digitalization"		Internal Bank
31 Januari 2022 January 31, 2022	<i>Building Organizational Resilience and Innovation Through Initial Public Offering of Subsidiaries</i>		Bursa Efek Indonesia Indonesia Stock Exchange
31 Januari 2022 January 31, 2022	Sosialisasi Peraturan Otoritas Jasa Keuangan No. 23/POJK.04/2021 Tentang Tindak Lanjut Pengawasan di Bidang Pasar Modal Dissemination of Financial Services Authority Regulation No. 23/POJK.04/2021 on Follow-Up Supervision in the Capital Market Sector		Otoritas Jasa Keuangan Financial Services Authority
3 Februari 2022 February 3, 2022	Pendalaman <i>Annual Report</i> dan <i>Sustainability Report</i> Emiten atau Perusahaan Publik In-depth session on Annual Report and Sustainability Report of Issuer or Public Company		Otoritas Jasa Keuangan Financial Services Authority
17 Februari 2022 February 17, 2022	Kebijakan Otoritas Jasa Keuangan dalam Mendorong Percepatan Transformasi Digital Perbankan Financial Services Authority Policy in Encouraging the Acceleration of Banking Digital Transformation		Otoritas Jasa Keuangan Financial Services Authority
16 Maret 2022 March 16, 2022	Seminar Perkreditan "Usaha Perhotelan" Seminar on Credit "Hospitality Business"		Internal Bank
24 Juni 2022 June 24, 2022	Sosialisasi Ketentuan <i>Free Float</i> dan Pelaporannya Dissemination of Provisions of Free Float and Reporting		Bursa Efek Indonesia Indonesia Stock Exchange
4 Agustus 2022 August 4, 2022	Dengar Pendapat Konsep Perubahan Peraturan No. I-V Ketentuan Khusus Pencatatan Saham dan Efek Bersifat Ekuitas Selain Saham di Papan Akselerasi yang Diterbitkan oleh Perusahaan Tercatat Hearing of the Concept of Amendment to Regulation No. I-V Special Provisions for Listing of Shares and Equity Securities other than Shares on Acceleration Boards Issued by Listed Companies		Bursa Efek Indonesia Indonesia Stock Exchange

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
22 September 2022 September 22, 2022	Sosialisasi Peraturan Otoritas Jasa Keuangan No. 15/POJK.04.2022 tentang Pemecahan Saham dan Penggabungan Saham oleh Perusahaan Terbuka Dissemination of Financial Services Authority Regulation No. 15/POJK.04.2022 on Stock Split and Reverse Stock by Public Companies		Otoritas Jasa Keuangan Financial Services Authority
15 November 2022 November 15, 2022	Pendalaman & Implementasi Surat Edaran Otoritas Jasa Keuangan No. 16 Tahun 2021 dan Peraturan Otoritas Jasa Keuangan No. 34 Tahun 2014 In-depth & Implementation of Financial Services Authority Circular No. 16 of 2021 and Financial Services Authority Regulation No. 34 of 2014		Otoritas Jasa Keuangan Financial Services Authority
21 Desember 2022 December 21, 2022	Sosialisasi Peraturan No. I-Y Pencatatan Saham dan Efek Bersifat Ekuitas Selain Saham yang Diterbitkan oleh Perusahaan Tercatat di Papan Ekonomi Baru Dissemination of Regulation No. I-Y Listing of Shares and Equity Securities Other Than Shares Issued by Listed Companies on the New Economic Board		Bursa Efek Indonesia Indonesia Stock Exchange

Pelatihan Kepala Divisi Audit Head of Internal Audit Division

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
20 Juni 2022 June 20, 2022	Replacement Manajemen Risiko Level 4 Replacement of Level 4 Risk Management	Usep Hanafiah Dahlan	Banking Profession Certification Institution

Pelatihan Kepala Divisi Manajemen Risiko Head of Risk Management Division

Tanggal Date	Nama Program Program Name	Peserta Participant	Narasumber Speaker
13 Januari 2022 January 13, 2022	Sosialisasi Produk SBN Retail Dissemination of Retail SBN Products	Chudori	Internal Bank
16 Maret 2022 March 16, 2022	Seminar Perkreditan Usaha Perhotelan Hospitality Business Credit Seminar		Internal Bank
10 Maret 2022 March 10, 2022	Webinar Tantangan dan Mitigasi Kejahatan Serta Peningkatan Keamanan Siber di Industri Jasa Keuangan Webinar on Challenges and Mitigation of Crime and Increasing Cybersecurity in the Financial Services Industry		Otoritas Jasa Keuangan Financial Services Authority
24 Februari 2022 February 24, 2022	Webinar - The Impact of Climate Change on Financing Aspect and Insurance Premiums Based on Green Economy		Otoritas Jasa Keuangan Financial Services Authority
20 Mei 2022 May 20, 2022	Sosialisasi Ketentuan Mengenai Rasio Pembiayaan Inklusif Makroprudensial (RPIM) Dissemination of Provisions on the Macroprudential Inclusive Financing Ratio (RPIM)		Bank Indonesia
19 Juli 2022 July 19, 2022	Sosialisasi "Peraturan Otoritas Jasa Keuangan No. 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan" Dissemination of "Financial Services Authority Regulation No. 6/POJK.07/2022 on Consumer and Community Protection in the Financial Services Sector"		Otoritas Jasa Keuangan Financial Services Authority
Agustus 2022 August 2022	Sosialisasi Qualitative Impact Study Dampak Kebijakan Stimulus Covid-19 Dissemination of Qualitative Impact Study of the Impact of the Covid-19 Stimulus Policy		Otoritas Jasa Keuangan Financial Services Authority
28 Juni 2022 June 28, 2022	Sosialisasi Penerbitan Ketentuan PADG GWM dan Perubahan Insentif Dissemination of Issuance of PADG GWM Provisions and Changes in Incentives		Bank Indonesia
November 2022	Sosialisasi Peraturan Otoritas Jasa Keuangan No. 22/POJK.03/2022 tentang Kegiatan Penyertaan Modal oleh Bank Umum Dissemination of Financial Services Authority Regulation No. 22/POJK.03/2022 on Equity Participation by Commercial Banks		Otoritas Jasa Keuangan Financial Services Authority

04

ANALISIS DAN PEMBAHASAN MANAJEMEN

Management Discussion
and Analysis





Tinjauan Makroekonomi Global dan Nasional

Global and National Macroeconomic Overview

Tinjauan Perekonomian Global

Ketegangan geopolitik dunia yang dipicu oleh Perang Rusia-Ukraina kembali menurunkan prospek pertumbuhan ekonomi dunia. Perang Rusia-Ukraina serta pengenaan sanksi yang mengikutinya telah menyebabkan pasokan komoditas dunia yang terbatas. Perkembangan ini memperburuk gangguan mata rantai pasokan global, mengingat perang dagang antara Amerika Serikat dengan Tiongkok masih berlanjut dan pembatasan mobilitas akibat dari Covid-19 di Tiongkok belum usai. Kondisi ini mengakibatkan pertumbuhan ekonomi global melambat sejalan dengan penurunan penawaran agregat akibat fragmentasi politik dan ekonomi dunia serta gangguan mata rantai pasokan global yang berlanjut tersebut. Pertumbuhan dunia tahun 2022 kembali direvisi dari semula 4,4% (proyeksi awal tahun 2022) menjadi 3,4%^[1].

Tantangan perekonomian global semakin kompleks saat berbagai bank sentral dunia menempuh kebijakan moneter ketat dalam mengendalikan kenaikan inflasi. The Fed dan European Central Bank (ECB) serta sejumlah negara bank sentral negara berkembang secara agresif meningkatkan suku bunga kebijakannya. Kondisi tersebut mendorong sangat kuatnya nilai tukar dolar Amerika Serikat dan memberikan tekanan depresiasi terhadap berbagai mata uang dunia, termasuk nilai tukar Rupiah. Persepsi risiko negatif di pasar keuangan global juga memburuk, yang pada gilirannya mendorong investor portofolio global menarik dananya dari sekuritas ke alat yang likuid^[1].

Perkembangan yang kurang menguntungkan ini makin memperburuk dampak rambatan ekonomi dan keuangan global dari jalur perdagangan dan jalur keuangan terhadap negara berkembang, termasuk Indonesia. Berbagai perkembangan perekonomian global tersebut sangat perlu dicermati dan direspons dengan tepat karena bila terus berlanjut berisiko memicu stagflasi bahkan resesi dan inflasi tinggi (resflasi)^[1].

Tinjauan Perekonomian Nasional

Di tengah prospek penurunan ekonomi global, perbaikan ekonomi Indonesia terus berlanjut. Ekonomi Indonesia tahun 2022 tumbuh sebesar 5,31% (yoy), lebih tinggi dibanding capaian tahun 2021 yang mengalami pertumbuhan sebesar 3,70% (yoy)^[2]. Perkembangan positif tersebut ditopang oleh kinerja ekspor yang tetap kuat serta permintaan domestik yang solid seiring dengan peningkatan mobilitas dan daya beli masyarakat yang masih terjaga^[1].

Selain itu, neraca pembayaran Indonesia (NPI) tetap baik sehingga mendukung ketahanan eksternal perekonomian Indonesia. Transaksi berjalan terus mencatat surplus didukung oleh kuatnya

Global Economic Overview

World geopolitical tensions triggered by the Russia-Ukraine War again reduced prospects for world economic growth. The Russia-Ukraine War and the subsequent imposition of sanctions have limited the supply of world commodities. This development has worsened the disruptions to the global supply chain, considering that the trade war between the United States and China continues and the mobility restrictions due to Covid-19 in China have not yet ended. This condition caused global economic growth to slow down in line with the decline in aggregate supply due to the world political and economic fragmentation as well as the ongoing global supply chain disruption. World growth in 2022 was revised again from previously 4.4% (2022 initial projection) to 3.4%^[1].

The global economic challenges became increasingly complex when various world central banks adopted tight monetary policies to control the rising inflation. The Fed and the European Central Bank (ECB) as well as a number of central banks in developing countries have aggressively increased their policy interest rates. Such conditions led to a very strong US dollar exchange rate and put pressure on depreciation against various world currencies, including Rupiah exchange rate. Negative risk perceptions on global financial markets also worsened, which in turn prompted global portfolio investors to withdraw their funds from securities to liquid instruments^[1].

This unfavorable development worsened the impact that spread to global economy and finance of trade and financial channels on developing countries, including Indonesia. Such various global economic developments really need to be observed and responded to appropriately as in the event that these continue, there is a risk of triggering stagflation, even recession and high inflation (resflation)^[1].

National Economic Overview

Amidst the prospect of a global economic downturn, Indonesia's economic recovery continues. Indonesia's economy in 2022 grew by 5.31% (yoy), higher than the achievements in 2021 which grew by 3.70% (yoy)^[2]. Such positive development was supported by export performance which remained strong and solid domestic demand in line with increased mobility and maintained people's purchasing power^[1].

Furthermore, Indonesia's balance of payments (NPI) remains good, and thus, supporting the external resilience of Indonesian economy. The current account continuously recorded a surplus supported by

ekspor, sejalan tingginya harga komoditas dan baiknya permintaan global terhadap komoditas Indonesia. Secara keseluruhan, transaksi berjalan pada 2022 diperkirakan mencatat surplus 0,4-1,2% dari produk domestik bruto (PDB)^[1].

Sementara itu, transaksi modal dan finansial lebih didukung oleh investasi dalam bentuk penanaman modal asing (PMA), yang dapat menutupi dampak arus keluar investasi portofolio asing akibat ketidakpastian di pasar keuangan global dan mendukung defisit NPI tahun 2022 yang tetap dapat dikendalikan dan relatif kecil. Posisi cadangan devisa yang akhir Desember 2022 tercatat sebesar USD137,2 miliar sehingga lebih dari cukup untuk menopang ketahanan eksternal Indonesia^[1].

strong exports, in line with high commodity prices and good global demand for Indonesian commodities. Overall, the current account in 2022 was expected to record a surplus of 0.4-1.2% of gross domestic product (GDP)^[1].

Meanwhile, the capital and financial account were more supported by investment in foreign direct investment (PMA), which covered the impact of foreign portfolio investment outflows due to uncertainty on global financial markets and supported the 2022 NPI deficit which remained manageable and was relatively small. The position of foreign exchange reserves which was recorded at USD137.2 billion as of the end of December 2022, made it more than sufficient to support Indonesia's external resilience^[1].

Tinjauan Industri Perbankan Nasional

Overview of the National Banking Industry

Sejalan dengan kondisi perekonomian Indonesia yang mulai pulih, ketahanan sistem keuangan, khususnya perbankan, tetap terjaga baik. Permodalan perbankan tetap kuat dengan rasio kecukupan modal (*capital adequacy ratio*/CAR) pada Desember 2022 tetap tinggi sebesar 25,66%^[3], sejalan dengan semakin naiknya komponen modal dari akumulasi keuntungan maupun aktiva tertimbang menurut risiko (ATMR) dengan terkendalinya risiko kredit^[1]. Seiring dengan kuatnya permodalan, risiko kredit tetap terkendali yang tercermin dari rasio kredit bermasalah (*non-performing loan*/NPL) pada Desember 2022 yang tercatat 2,44% (bruto) dan 0,71% (neto)^[4]. Likuiditas perbankan pada Desember 2022 tetap terjaga didukung oleh pertumbuhan dana pihak ketiga (DPK) sebesar 9,01% (yoy)^[5].

Sementara itu, transaksi ekonomi dan keuangan digital (EKD) berkembang sangat pesat. Perkembangan ini sejalan dengan kebijakan Bank Indonesia untuk akselerasi digitalisasi sistem pembayaran dalam rangka mendukung pemulihan ekonomi nasional. Perkembangan sangat positif EKD juga ditopang oleh meningkatnya akseptasi dan preferensi masyarakat dalam berbelanja daring, perluasan dan kemudahan sistem pembayaran digital, serta akselerasi *digital banking*. Nilai transaksi uang elektronik (UE) pada 2022 tumbuh 36,0% (yoy) hingga mencapai Rp399,6 triliun, dan diproyeksikan meningkat 23,9% dengan nilai Rp495,2 triliun. Nilai transaksi *digital banking* pada 2022 meningkat 28,72% (yoy) menjadi Rp52.545,8 triliun. Akselerasi digitalisasi sistem pembayaran tersebut mendorong transaksi *e-commerce* juga berkembang pesat, tumbuh 18,7% mencapai Rp476 triliun pada 2022^[1].

In line with the Indonesian economic condition which is starting to recover, the resilience of financial system, especially banking, is still well maintained. Banking capital remains strong with the capital adequacy ratio (CAR) in December 2022 remaining high at 25.66%^[3], in line with the increasing capital component of accumulated profits and risk-weighted assets (RWA) with controlled credit risk^[1]. Along with the strong capital, credit risk remains under control as reflected in the ratio of non-performing loans (NPL) in December 2022 which was recorded at 2.44% (gross) and 0.71% (net)^[4]. Banking liquidity in December 2022 was well maintained, supported by growth in third party funds (DPK) of 9.01% (yoy)^[5].

Meanwhile, digital economic and financial transactions (EKD) are growing very rapidly. This development is in line with Bank Indonesia's policy to accelerate payment system digitization to support the national economic recovery. EKD's very positive developments were also supported by the increasing public acceptance and preference for online shopping, expansion and convenience of digital payment systems, and acceleration of digital banking. The value of electronic money (EU) transactions in 2022 grew by 36.0% (yoy) to Rp399.6 trillion, and was projected to increase by 23.9% to a value of Rp495.2 trillion. The value of digital banking transactions in 2022 increased by 28.72% (yoy) to Rp52,545.8 trillion. The acceleration of such payment system digitalization also encouraged e-commerce transactions to grow rapidly, which grew by 18.7% to Rp476 trillion in 2022^[1].

Sumber:

- [1] Laporan Perekonomian Indonesia 2022 - Bank Indonesia.
- [2] Berita Resmi Statistik No. 15/02/Th. XXVI, 6 Februari 2023 - Badan Pusat Statistik.
- [3] Statistik Perbankan Indonesia Desember 2022 - Otoritas Jasa Keuangan.
- [4] Tinjauan Kebijakan Moneter Februari 2023 - Bank Indonesia.
- [5] Laporan Kebijakan Moneter Triwulan IV 2022 - Bank Indonesia.

Sumber:

- [1] Indonesia Economic Report 2022 - Bank Indonesia.
- [2] Official News of Statistics No. 15/02/Th. XXVI, February 6, 2023 - Statistics Indonesia.
- [3] Indonesian Banking Statistics December 2022 - Financial Services Authority.
- [4] Monetary Policy Review February 2023 - Bank Indonesia.
- [5] Monetary Policy Report Quarter IV 2022 - Bank Indonesia.

Tinjauan Operasi per Segmen Usaha

Operational Overview by Business Segment

Kinerja Segmen Operasi

Segmen operasi Bank Ina diklasifikasi 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 millions of Rupiah)

Uraian	2021				2022				Description
	Pemasaran dan Kredit Marketing and Loans	Treasuri Treasury	Trade Finance	Total	Pemasaran dan Kredit Marketing and Loans	Treasuri Treasury	Trade Finance	Total	
Pendapatan									Income
Pendapatan Bunga	311.902	358.955	2.477	673.334	676.314	482.776	13.660	1.172.750	Interest Income
Pendapatan Operasional Lainnya	4.230	75.831	1.072	81.133	2.225	8.695	2.750	13.670	Other Operating Income
Total Pendapatan	316.132	434.786	3.549	754.467	678.539	491.471	16.410	1.186.420	Total Income
Beban									Expense
Beban Bunga	(459.787)	(1.960)	-	(461.747)	(610.636)	(3.237)	-	(613.873)	Interest Expenses
Beban Operasional Lainnya	(61.476)	(458)	(166)	(62.100)	(100.316)	(306)	(56)	(100.678)	Other Operating Expenses
Total Beban	(521.263)	(2.418)	(166)	(523.847)	(710.952)	(3.543)	(56)	(714.551)	Total Expense
Pendapatan yang tidak dapat Dialokasikan	-	-	-	16.239	-	-	-	16.563	Unallocated Income
Beban yang tidak dapat Dialokasikan	-	-	-	(196.682)	-	-	-	(285.579)	Unallocated Expense
Laba Sebelum Pajak	-	-	-	50.177	-	-	-	202.853	Income before Tax
Beban Pajak Penghasilan	-	-	-	(10.429)	-	-	-	(45.805)	Income Tax Expense
Laba Bersih Tahun Berjalan	-	-	-	39.748	-	-	-	157.048	Net Income for the Year
Aset									Assets
Aset Segmen	3.701.005	11.057.165	31.290	14.789.460	9.536.042	10.429.118	280.085	20.245.245	Segment Assets
Aset yang tidak dapat Dialokasikan	-	-	-	266.390	-	-	-	307.491	Unallocated Assets
Total Aset	-	-	-	15.055.850	-	-	-	20.552.736	Total Assets
Liabilitas									Liabilities
Liabilitas Segmen	12.513.954	27.381	31.332	12.572.667	15.491.730	1.508.951	124.781	17.125.462	Segment Liabilities
Liabilitas yang tidak dapat Dialokasikan	-	-	-	109.508	-	-	-	139.186	Unallocated Liabilities
Total Liabilitas	-	-	-	12.682.175	-	-	-	17.264.648	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.

- Kegiatan pendanaan, meliputi tabungan, giro, dan deposito berjangka.

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.

- Funding activities, including saving accounts, current accounts, and time deposits.

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 pada tabel berikut.

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

Uraian	2021	2022	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Pendapatan Bunga	311.902	676.314	364.412	116,84	Interest Income
Pendapatan Operasional Lainnya	4.230	2.225	(2.005)	(47,40)	Other Operating Income
Total Pendapatan	316.132	678.539	362.407	114,64	Total Income
Beban	(521.263)	(710.952)	(189.689)	36,39	Expense
Total Aset	3.701.005	9.536.042	5.835.037	157,66	Total Assets
Total Liabilitas	12.513.954	15.491.730	2.977.776	23,80	Total Liabilities

Pada tahun 2022, pendapatan Bank Ina dari segmen pemasaran dan kredit tercatat sebesar Rp678,54 miliar, meningkat sebesar 114,64% atau Rp362,41 miliar dibandingkan tahun sebelumnya sebesar Rp316,13 miliar. Sementara itu, beban dari segmen ini meningkat sebesar 36,39% atau Rp189,69 miliar, dari semula Rp521,26 miliar menjadi Rp710,95 miliar.

Di sisi lain, total aset segmen pemasaran dan kredit mengalami peningkatan sebesar 157,66% atau Rp5,84 triliun dari Rp3,70 triliun di tahun 2021 menjadi Rp9,54 triliun di tahun 2022. Total liabilitas juga meningkat menjadi Rp15,49 triliun, dari semula Rp12,51 triliun.

Treasury

Treasury Bank 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.

In 2022, Bank Ina's income from the marketing and loans segment was recorded at Rp678.54 billion, an increase of 114.64% or Rp362.41 billion compared to that of previous year of Rp316.13 billion. Meanwhile, expense from this segment increased by 36.39% or Rp189.69 billion, from Rp521.26 billion to Rp710.95 billion.

On the other hand, the total assets of the marketing and loans segment increased by 157.66% or Rp5.84 trillion from Rp3.70 trillion in 2021 to Rp9.54 trillion in 2022. Total liabilities also increased to Rp15.49 trillion, from Rp12.51 trillion.

Treasury

The Bank's treasury manages the position of treasury transactions on a bankwide basis. Such activities are divided into 2 portfolio categories, namely the trading book and banking book. Trading book activities are related to all trading positions of the Bank on financial instruments on balance and off-balance accounts held for the purpose of obtaining short-term profits, while banking book is related to all positions held aimed at fulfilling the Bank's liquidity, and managing asset and liability optimally.

Produk treasuri yang ditransaksikan di pasar uang serta diprioritaskan sebagai penempatan dana dan investasi, meliputi:

1. *Money market products*, merupakan produk yang didasarkan atas transaksi penempatan/peminjaman dana antar bank, Sertifikat Bank Indonesia, *negotiable certificate of deposit* (NCD) dengan jangka waktu pendek, termasuk transaksi jual-beli surat berharga dan repo/reverse repo; dan
2. *Securities products*, merupakan produk surat berharga termasuk surat pengakuan utang, baik yang diterbitkan oleh pemerintah maupun swasta dalam bentuk yang lazim diperdagangkan dengan jangka waktu yang relatif lebih pendek.

Kinerja segmen treasuri Bank diungkapkan pada tabel berikut.

Treasury products that are traded on the money market and prioritized for placement of funds and investments, include:

1. Money market products, which are products based on interbank fund placement/borrowing transactions, Bank Indonesia Certificates, negotiable certificate of deposit (NCD) with short terms, including sale-purchase transactions of securities and repo/reverse repo; and
2. Securities products, which are securities products including debt acknowledgments, both issued by the government and the private in the form commonly traded with relatively shorter maturities.

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

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

Uraian	2021	2022	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Pendapatan Bunga	358.955	482.776	123.821	34,49	Interest Income
Pendapatan Operasional Lainnya	75.831	8.695	(67.136)	(88,53)	Other Operating Income
Total Pendapatan	434.786	491.471	56.685	13,04	Total Income
Beban	(2.418)	(3.543)	1.125	46,53	Expense
Total Aset	11.057.165	10.429.118	(628.047)	(5,68)	Total Assets
Total Liabilitas	27.381	1.508.951	1.481.570	5.410,94	Total Liabilities

Pada tahun 2022, pendapatan Bank Ina dari segmen treasuri tercatat sebesar Rp491,47 miliar, meningkat sebesar 13,04% atau Rp56,69 miliar dibandingkan tahun sebelumnya sebesar Rp434,79 miliar. Sementara itu, beban dari segmen ini meningkat sebesar 46,53% atau Rp1,13 miliar, dari semula Rp2,42 miliar menjadi Rp3,54 miliar.

In 2022, Bank Ina's income from the treasury segment was recorded at Rp491.47 billion, an increase of 13.04% or Rp56.69 billion compared to that of previous year of Rp434.79 billion. Meanwhile, expense from this segment increased by 46.53% or Rp1.13 billion, from Rp2.42 billion to Rp3.54 billion.

Di sisi lain, total aset segmen treasuri mengalami penurunan sebesar 5,68% atau Rp628,05 miliar, dari Rp11,06 triliun di tahun 2021 menjadi Rp10,43 triliun di tahun 2022, sedangkan total liabilitas meningkat menjadi Rp1,51 triliun dari semula Rp27,38 miliar.

On the other hand, the total assets of the treasury segment decreased by 5.68% or Rp628.05 billion, from Rp11.06 trillion in 2021 to Rp10.43 trillion in 2022, while total liabilities increased to Rp1.51 trillion from Rp27.38 billion.

Segmen Trade Finance

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

Trade Finance Segment

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

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

Uraian	2021	2022	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Pendapatan Bunga	2.477	13.660	11.183	451,47	Interest Income
Pendapatan Operasional Lainnya	1.072	2.750	1.678	156,53	Other Operating Income
Total Pendapatan	3.549	16.410	12.861	362,38	Total Income
Beban	(166)	(56)	110	(66,27)	Expense
Total Aset	31.290	280.085	248.795	795,13	Total Assets
Total Liabilitas	31.332	124.781	93.449	298,25	Total Liabilities

Pada tahun 2022, pendapatan Bank Ina dari segmen *trade finance* tercatat sebesar Rp16,41 miliar, meningkat sebesar 362,38% atau Rp12,86 miliar dibandingkan tahun sebelumnya sebesar Rp3,55 miliar. Sementara itu, beban dari segmen ini menurun sebesar 66,27% atau Rp110 juta, dari semula Rp166 juta menjadi Rp56 juta.

Di sisi lain, total aset segmen *trade finance* mengalami peningkatan sebesar 795,13% atau Rp248,80 miliar, dari Rp31,29 miliar di tahun 2021 menjadi Rp280,09 miliar di tahun 2022. Total liabilitas juga meningkat menjadi Rp124,78 miliar dari semula Rp31,33 miliar.

In 2022, Bank Ina's income from the trade finance segment was recorded at Rp16.41 billion, an increase of 362.38% or Rp12.86 billion compared to that of previous year of Rp3.55 billion. Meanwhile, expense from this segment decreased by 66.27% or Rp110 million, from Rp166 million to Rp56 million.

On the other hand, the total assets of the trade finance segment increased by 795.13% or Rp248.80 billion, from Rp31.29 billion in 2021 to Rp280.09 billion in 2022. The total liabilities also increased to Rp124.78 billion from Rp31.33 billion.

Aspek Pemasaran

Marketing Aspect

Strategi Pemasaran

Dalam rangka memperkenalkan produk dan jasa kepada nasabah serta meningkatkan penjualan, pangsa pasar, dan keuntungan, Bank Ina telah menetapkan berbagai strategi pemasaran produk dan jasa di sepanjang tahun 2022 sebagai berikut.

1. Mengembangkan layanan perbankan berbasis digital dengan bekerja sama dengan Mambu, *platform cloud banking SaaS* untuk mendukung transformasi digital sehingga dapat memberikan kemudahan dan kecepatan bertransaksi untuk mendorong perluasan *customer base* dalam rangka mencapai target penghimpunan dana dan memperbaiki komposisi dana pihak ketiga, sekaligus memperkuat jaringan pemasaran dengan berfokus pada perusahaan-perusahaan yang berada di dalam *Salim Ecosystem*.
2. Mengoptimalkan pertumbuhan bisnis kantor cabang/cabang pembantu, khususnya *funding* dengan *cost of fund* yang terkendali. Segmen *market* dari masing-masing kantor akan terus dipelajari untuk mengetahui strategi pengembangan bisnis yang tepat sesuai profil serta karakteristik nasabahnya sehingga dapat mendukung pertumbuhan dalam penyaluran portofolio kredit.
3. Melakukan penambahan mitra kerja sama pembayaran melalui *virtual account*, mesin EDC, serta penyelenggaraan *internet banking*, dan *mobile banking*.
4. Melakukan promosi pemasaran digital melalui media sosial (Facebook dan Instagram) serta melengkapi informasi berbagai produk dan layanan pada situs web Bank (bankina.co.id).
5. Membangun sinergi kerja sama program-program promosi dan pemasaran dengan berbagai mitra.
6. Melakukan pemenuhan tenaga pemasaran untuk beberapa kantor cabang.

Marketing Strategy

In order to introduce products and services to customers and increase sales, market share, and profits, Bank Ina has established various marketing strategies for products and services throughout 2022 as follows.

1. Developing digital-based banking services by collaborating with Mambu, an SaaS cloud banking platform to support digital transformation, in order to provide convenience and speed in transactions. The aim is to encourage expansion of customer base and achieve fundraising targets, improve the composition of third-party funds, and strengthen marketing network by focusing on companies within *Salim Ecosystem*.
2. Optimizing business growth of branch/sub-branch offices, especially funding with a controlled cost of fund. The market segment of each office will continue to be studied to determine the right business development strategy according to the profile and characteristics of its customers, in order to support growth in loan portfolio distribution.
3. Adding payment partners through virtual accounts, EDC machines, and providing internet banking and mobile banking.
4. Conducting digital marketing promotions through social media (Facebook and Instagram) and completing information on various products and services on the Bank's website (bankina.co.id).
5. Building a synergy with various partners for promotion and marketing programs.
6. Fulfilling the marketing personnel for several branch offices.

7. Mengadakan kerja sama alih daya pekerjaan dengan perusahaan penyedia Jasa untuk melakukan pemasaran (*direct sales*) dalam rangka memperluas jangkauan pemasaran dan pertumbuhan bisnis Bank.

7. Establishing outsourcing cooperation with Service provider companies to perform marketing (direct sales) in order to expand the Bank's marketing reach and business growth.

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

Uraian	2021			2022			Description
	Bank Ina Perdana	Industri Industry	Pangsa Pasar Market Share (%)	Bank Ina Perdana	Industri Industry	Pangsa Pasar Market Share (%)	
Aset	15.056	10.112.304	0,15	20.553	11.113.321	0,18	Assets
Kredit	3.709	5.820.636	0,06	9.749	6.497.620	0,15	Loans
Dana Pihak Ketiga	12.502	7.479.463	0,17	15.463	8.153.590	0,19	Third-Party Funds

Kinerja Bank Ina Perdana Dibanding Rata-Rata KBMI I

Performance of Bank Ina Perdana Compared to KBMI I Average

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

Uraian	2021			2022			Description
	Bank Ina Perdana	KBMI I	Pangsa Pasar Market Share (%)	Bank Ina Perdana	KBMI I	Pangsa Pasar Market Share (%)	
Aset	15.056	1.348.864	1,12	20.553	1.436.185	1,43	Assets
Kredit	3.709	698.332	0,53	9.749	772.695	1,26	Loans
Dana Pihak Ketiga	12.502	970.137	1,29	15.463	989.871	1,56	Third-Party Funds

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 2022 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 2022, 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, 2022, 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, 2021, 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	2021	2022	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Pendapatan Bunga	673.334	1.172.750	499.416	74,17	Interest Income
Beban Pendapatan	(461.747)	(613.873)	(152.126)	32,95	Interest Expense
Pendapatan Bunga - Neto	211.587	558.877	347.290	164,14	Interest Income - Net
Pendapatan Operasional Lainnya	97.372	30.233	(67.139)	(68,95)	Other Operating Income
Beban Operasional Lainnya	(258.782)	(386.257)	(127.475)	49,26	Other Operating Expense
Laba Sebelum Beban Pajak	50.177	202.853	152.676	304,27	Income Before Tax Expense
Beban Pajak - Neto	(10.429)	(45.805)	(35.376)	339,21	Tax Expense - Net
Laba Bersih Tahun Berjalan	39.748	157.048	117.300	295,11	Net Income for the Year
Pos-Pos yang tidak akan Direklasifikasi ke Laba Rugi	472	200	(272)	(57,63)	Item that will not be Reclassified to Profit or Loss
Pos-Pos yang akan Direklasifikasi ke Laba Rugi	(67.791)	(37.543)	30.248	(44,62)	Item that may be Reclassified to Profit or Loss
Beban Komprehensif Lainnya Tahun Berjalan - Setelah Pajak	(67.319)	(37.343)	29.976	(44,53)	Other Comprehensive Loss - Net of Tax
Total (Rugi) Penghasilan Komprehensif Tahun Berjalan	(27.571)	119.705	147.276	534,17	Total Comprehensive (Loss) Income for the Year

Laba bersih tahun berjalan pada akhir tahun 2022 sebesar Rp157,05 miliar, meningkat 295,11% dibandingkan dengan tahun buku 2021 sebesar Rp39,75 miliar. Jumlah rata-rata tertimbang saham pada akhir Desember 2022 adalah 5.937.093.750 lembar sehingga laba bersih per saham (*earnings per share*/EPS) mengalami peningkatan dari Rp7,03 per lembar saham pada tahun 2021 menjadi Rp26,45,- per lembar saham pada tahun 2022.

Net income for the year at the end of 2022 amounted to Rp157.05 billion, an increase of 295.11% compared to the 2021 fiscal year figure of Rp 39.75 billion. The weighted average of shares at the end of December 2022 was 5,937,093,750 shares, and therefore, earnings per share (EPS) increased from Rp7.03 per share in 2021 to Rp26.45 per share in 2022.

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

Beban komprehensif lainnya tahun berjalan - setelah pajak pada tahun 2022 mencapai Rp37,34 miliar, meningkat dibandingkan tahun 2021 yang tercatat sebesar Rp67,32 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 57,63% atau menjadi rugi Rp200 juta pada akhir tahun 2022. Sementara itu, pada pos-pos yang akan direklasifikasi ke Laporan Laba Rugi terdapat kerugian yang belum direalisasi atas perubahan nilai wajar efek-efek yang tersedia untuk dijual sebesar Rp37,54 miliar dari tahun sebelumnya yang rugi sebesar Rp67,79 miliar. Dengan demikian, total penghasilan komprehensif tahun berjalan tercatat sebesar Rp119,71 miliar, meningkat dari tahun 2021 yang rugi sebesar Rp27,57 miliar.

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

Other comprehensive loss - net of tax in 2022 reached Rp37.34 billion, an increase compared to Rp67.32 billion in 2021. On the other hand, the remeasurement of employee benefits liabilities in other comprehensive income (expense) for items that will not be reclassified to the income statement decreased by 57.63% to a loss of Rp200 million at the end of 2022. Meanwhile, in the items that may be reclassified to the income statement, there are unrealized loss on changes in fair value of available-for-sale marketable securities at Rp37.54 billion from the previous year, which amounted to a loss of Rp67.79 billion. Thus, the total comprehensive income for the year was recorded at Rp119.71 billion, an increase from a loss of Rp27.57 billion in 2021.

Pendapatan Bunga - Neto Interest Income - Net

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

Uraian	2021	2022	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Pendapatan Bunga			Interest Income		
Kredit	311.902	676.315	364.413	116,84	Loans
Efek-Efek	255.683	328.710	73.027	28,56	Marketable Securities
Penempatan pada Bank Indonesia dan Bank Lain	66.170	87.907	21.737	32,85	Placement with Bank Indonesia and Other Banks
Giro pada Bank Indonesia dan Bank Lain	2.738	8.362	5.624	205,41	Current Accounts with Bank Indonesia and Other Banks
Tagihan Anjak Piutang	2.477	13.659	11.182	451,43	Factoring Receivables
Efek-Efek yang Dibeli dengan Janji Dijual Kembali	34.364	57.797	23.433	68,19	Securities Purchased Under Resale Agreements
Total Pendapatan Bunga	673.334	1.172.750	499.416	74,17	Total Interest Income
Beban Bunga			Interest Expense		
Simpanan dari Nasabah	434.370	574.650	140.280	32,30	Deposits from Customers
Simpanan dari Bank Lain	1.568	2.255	687	43,81	Deposits from Other Banks
Premi Lembaga Penjamin Nasabah	20.833	30.993	10.160	48,77	Deposit Insurance Agency Premium
Lain-Lain	4.976	5.975	999	20,08	Others
Total Beban Bunga	461.747	613.873	152.126	32,95	Total Interest Expense
Total Pendapatan Bunga - Neto	211.587	558.877	347.290	164,14	Total Interest Income - Net

Pendapatan bunga - neto tercatat meningkat sebesar 164,14% menjadi Rp558,88 miliar pada tahun 2022 dibandingkan periode yang sama di tahun sebelumnya sebesar Rp211,59 miliar. Hal ini terutama karena peningkatan pendapatan bunga dari penyaluran kredit dan penempatan surat berharga.

Interest Income - net recorded an increase of 164.14% to Rp558.88 billion in 2022 compared to the same period in the previous year amounting to Rp211.59 billion. This was mainly due to an increase in interest income from lending and placement of marketable securities.

Pendapatan Bunga

Pendapatan bunga pada tahun 2022 meningkat sebesar 74,17% atau Rp499,42 miliar menjadi Rp1.172,75 miliar, dari tahun sebelumnya yang sebesar Rp673,33 miliar. Pendapatan bunga kredit berkontribusi 57,67% terhadap total pendapatan bunga.

Interest Income

Interest income in 2022 increased by 74.17% or Rp499.42 billion to Rp1.172.75 billion from that of previous year, which amounted to Rp673.33 billion. Interest income from loans contributed 57.67% of total interest income.

Sementara itu, penempatan dalam efek-efek serta penempatan pada Bank Indonesia dan Bank lain masing-masing memberikan kontribusi sebesar 28,03% dan 7,50% dari total pendapatan bunga Bank.

Pendapatan bunga kredit tahun 2022 sebesar Rp676,32 miliar, mengalami peningkatan sebesar 116,84% dari tahun sebelumnya sebesar Rp311,90 miliar. Sementara itu, pendapatan bunga dari efek-efek tahun 2022 sebesar Rp328,71 miliar, mengalami kenaikan sebesar 28,56% dibandingkan dengan tahun 2021 sebesar Rp255,68 miliar. Kenaikan ini disebabkan oleh meningkatnya jumlah surat berharga obligasi sepanjang tahun 2022.

Pendapatan bunga dari penempatan pada Bank Indonesia dan Bank Lain di tahun 2022 sebesar Rp87,91 miliar, mengalami kenaikan sebesar 32,85% dibandingkan dengan tahun 2021 sebesar Rp66,17 miliar.

Beban Bunga

Pada tahun 2022, beban bunga tercatat sebesar Rp613,87 miliar, mengalami peningkatan sebesar Rp152,13 miliar atau 32,95% dibandingkan dengan tahun 2021 sebesar Rp461,75 miliar. Hal ini karena meningkatnya jumlah simpanan nasabah dalam bentuk giro dan deposito, serta meningkatnya suku bunga simpanan.

Beban bunga yang dibayarkan Bank untuk simpanan nasabah mengalami peningkatan sebesar Rp140,28 miliar atau 32,30%, dari Rp434,37 miliar pada tahun 2021 menjadi Rp574,65 miliar pada tahun 2022. Seiring dengan peningkatan jumlah simpanan nasabah, maka beban bunga premi penjaminan pemerintah juga mengalami peningkatan sebesar Rp10,16 miliar atau 48,77% menjadi Rp30,99 miliar di tahun 2022, dibandingkan tahun 2021 sebesar Rp20,83 miliar.

Sementara itu, beban bunga yang dibayarkan untuk simpanan dari bank lain tercatat mengalami peningkatan, dari Rp1,57 miliar pada tahun 2021 menjadi Rp2,26 miliar pada tahun 2022.

Meanwhile, placements in marketable securities and placements with Bank Indonesia and other banks contributed 28.03% and 7.50% of the Bank's total interest income, respectively.

Loan interest income in 2022 amounted to Rp676.32 billion, increasing 116.84% from the previous year's amount of Rp311.90 billion. Meanwhile, interest income from marketable securities in 2022 amounted to Rp328.71 billion, an increase of 28.56% compared to that of 2021, which amounted to Rp255.68 billion. This change was due to the increase in the number of both government and corporate bonds throughout 2022.

Interest income from placements with Bank Indonesia and Other Banks in 2022 amounted to Rp87.91 billion, an increase of 32.85% compared to that of 2021, amounting to Rp66.17 billion.

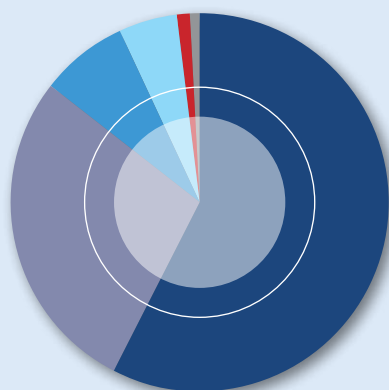
Interest Expense

In 2022, interest expense was recorded at Rp613.87 billion, an increase of Rp152.13 billion or 32.95% compared to that of 2021, amounting to Rp461.75 billion. This was due to the increase in the deposits from customers of current accounts and time deposits, as well as the increase in interest rates on deposits.

The interest expense paid by the Bank for deposits from customers increased by Rp140.28 billion or 32.30%, from Rp434.37 billion in 2021 to Rp574.65 billion in 2022. Along with the increase in deposits from customers, the deposit insurance agency premium also increased by Rp10.16 billion or 48.77% to Rp30.99 billion in 2022, compared to the amount in 2021 of Rp 20.83 billion.

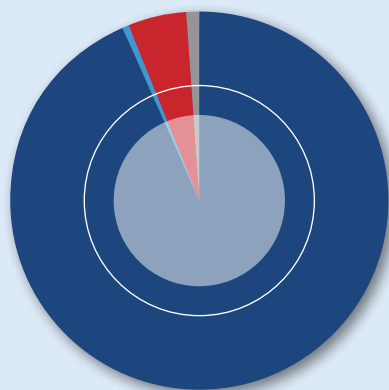
Meanwhile, interest expense paid for deposits from other banks experienced an increase, from Rp1.57 billion in 2021 to Rp2.26 billion in 2022.

Komposisi Pendapatan Bunga Composition of Interest Income



57,67%	Kredit / Loans
28,03%	Efek-Efek / Marketable Securities
7,50%	Penempatan pada Bank Indonesia dan Bank Lain / Placement with Bank Indonesia and Other Banks
4,93%	Efek-Efek yang Dibeli dengan Janji Dijual Kembali / Securities Purchased Under Resale Agreements
1,16%	Tagihan Anjak Piutang / Factoring Receivables
0,71%	Giro pada Bank Indonesia dan Bank Lain / Current Accounts with Bank Indonesia and Other Banks

Komposisi Beban Bunga Composition of Interest Expense



93,61%	Simpanan dari Nasabah / Deposits from Customers
0,37%	Simpanan dari Bank Lain / Deposits from Other Banks
5,05%	Premi Lembaga Penjamin Nasabah / Deposit Insurance Agency Premium
0,97%	Lain-Lain / Others

Pendapatan Operasional Selain Bunga Operating Income in Addition to Interest

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

Uraian	2021	2022	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Provisi dan Komisi Bersih	1.977	3.927	1.950	98,63	Fees and Commissions
Keuntungan Penjualan Efek-Efek yang Diklasifikasikan Tersedia untuk Dijual dan Dimiliki untuk Diperdagangkan	75.931	9.380	(66.551)	(87,65)	Gains on Sale of Marketable Securities Classified as Available for Sale and Held for Trading
Pendapatan Operasional Lainnya	19.464	16.926	(2.538)	(13,04)	Other Operating Income
Pendapatan Operasional Selain Bunga	97.372	30.233	(67.139)	(68,95)	Total Operating Income in Addition to Interest

Pendapatan operasional selain bunga pada tahun 2022 tercatat sebesar Rp30,23 miliar, menurun 68,95% atau Rp67,14 miliar dibanding tahun 2021 sebesar Rp97,37 miliar. Pada tahun 2022, porsi pendapatan operasional lainnya sebesar 55,99% dari total pendapatan operasional selain bunga, meningkat dibandingkan realisasi tahun sebelumnya yang sebesar 19,99%. Sementara itu, pendapatan provisi dan komisi bersih berkontribusi sebesar 12,99% terhadap total pendapatan operasional selain bunga.

Operating income in addition to interest in 2022 was recorded at Rp30.23 billion, down 68.95% or Rp67.14 billion compared to that of 2021, which was recorded at Rp97.37 billion. In 2022, the portion of other operating income was 55.99% of the total operating income in addition to interest, an increase compared to the previous year's realization of 19.99%. Meanwhile, net fees and commissions contributed 12.99% of the 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	2021	2022	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Penyisihan Kerugian Penurunan Nilai	62.100	100.678	38.578	62,12	Provision for Impairment Losses
Beban Tenaga Kerja	104.486	153.658	49.172	47,06	Personnel Expenses
Beban Umum dan Administrasi	78.044	120.447	42.403	54,33	General and Administrative Expenses
Beban Lain-Lain	14.152	11.474	(2.678)	(18,92)	Other Expenses
Total Beban Operasional Lainnya	258.782	386.257	127.475	49,26	Total Other Operating Expenses

Beban operasional pada tahun 2022 tercatat sebesar Rp386,26 miliar, meningkat Rp127,48 miliar atau 49,26% dibandingkan periode tahun sebelumnya sebesar Rp258,78 miliar. Hal ini terutama dikarenakan adanya penambahan sumber daya manusia (SDM) baru, pembukaan kantor baru, penambahan infrastruktur untuk mendukung pengembangan digitalisasi, serta biaya promosi yang ditujukan untuk meningkatkan *branding* Bank kepada masyarakat.

Operating expenses in 2022 were recorded at Rp386.26 billion, an increase of Rp127.48 billion or 49.26% compared to the previous year's figure amounted to Rp 258.78 billion. This was mainly due to the addition of new human resources (HR), the opening of new offices, the addition of infrastructure to support digitalization development, as well as promotional costs aimed at increasing the Bank's branding to the public.

Beban Cadangan Kerugian Penurunan Nilai (CKPN) atas Aset Keuangan

Allowance for Impairment Losses (CKPN) of Financial Assets Expenses

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

Uraian	2021	2022	Description
Saldo Awal	103.598	143.179	Beginning Balance
Dampak Penerapan PSAK 71	-	-	Impact of PSAK 71
Pengukuran Kembali Bersih Penyisihan Kerugian	63.000	11.858	Net Remeasurement of Allowance
Aset Keuangan Baru yang Diterbitkan atau Dibeli	15.849	87.755	New Financial Assets Issued or Purchased
Aset Keuangan yang Dihentikan Pengakuannya	(23.363)	(5.075)	Financial Assets Derecognized
Aset Keuangan yang Dihapus Buku	(16.071)	(338)	Financial Assets Written-Off
Penerimaan Kembali atas Kredit Hapus Buku	166	188	Recovery of Written Off Loans
Saldo Akhir	143.179	237.567	Ending Balance

Cadangan kerugian penurunan nilai (CKPN) aset keuangan yang telah dibentuk pada tahun 2022 adalah Rp237,57 miliar, meningkat 65,92% dibanding tahun 2021 yang sebesar Rp143,18 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 2022 sebesar Rp100,68 miliar.

Allowance for impairment losses (CKPN) of financial assets that was set aside in 2022 amounted to Rp237.57 billion, increasing by 65.92% compared to that of 2021, which amounted to Rp143.18 billion. The increase in allowance for impairment loss expense was 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 2022 of Rp100.68 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	2021	2022	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Kas	81.103	99.128	18.025	22,22	Cash
Giro pada Bank Indonesia	1.638.794	1.391.514	(247.280)	(15,09)	Current Account with Bank Indonesia
Giro pada Bank Lain	217.418	177.179	(40.239)	(18,51)	Current Account with Other Banks
Penempatan pada Bank Indonesia dan Bank Lain	3.249.029	2.840.696	(408.333)	(12,57)	Placement with Bank Indonesia and Other Banks
Efek-Efek (Bersih)	4.250.406	5.099.108	848.702	19,97	Securities (Net)
Efek-Efek yang Dibeli dengan Janji Dijual Kembali	1.653.571	863.159	(790.412)	(47,80)	Securities Purchased with Notes for Resale
Kredit yang Diberikan (Bersih)	3.566.156	9.511.678	5.945.522	166,72	Loans Disbursed (Net)
Tagihan Akseptasi	31.290	113.326	82.036	262,18	Acceptance Receivables
Tagihan Derivatif	310	783	473	152,58	Derivative Receivables
Piutang Bunga	57.202	81.042	23.840	41,68	Interest Receivables
Beban Dibayar Dimuka	8.431	8.994	563	6,68	Prepaid Expenses

Uraian	2021	2022	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Aset Pajak Tangguhan - Neto	32.073	44.907	12.834	40,01	Deferred Tax Assets - Net
Aset Tetap dan Aset Hak Guna - Neto	90.187	102.000	11.813	13,10	Fixed Assets and Right of Use Assets - Net
Aset Lain-Lain	179.880	219.222	39.342	21,87	Other Assets
Total Aset	15.055.850	20.552.736	5.496.886	36,51	Total Assets

Total aset Bank Ina per akhir Desember 2022 adalah Rp20.552,74 miliar, tumbuh 36,51% dari posisi akhir tahun 2021 sebesar Rp15.055,85 miliar. Komposisi terbesar total aset Bank Ina pada tahun 2022 adalah kredit yang diberikan sebesar Rp9.511,68 miliar atau 46,28% dari total aset. 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*.

Kredit yang diberikan (bersih) mengalami peningkatan sebesar 166,72% menjadi Rp9.511,68 miliar pada tahun 2022 dari Rp3.566,16 miliar di tahun 2021. Investasi pada efek-efek mencatat peningkatan sebesar 19,97%, dari Rp4.250,41 miliar di tahun 2021 menjadi Rp5.099,11 miliar di tahun 2022. Sementara itu, penempatan pada Bank Indonesia dan bank lain pada akhir tahun 2022 tercatat sebesar Rp2.840,70 miliar, menurun dibandingkan tahun sebelumnya yang sebesar Rp3.249,03 miliar.

The total assets of Bank Ina as of the end of December 2022 were Rp20,552.74 billion, which increased by 36.51% from that of end of 2021 which amounted to Rp15,055.85 billion. The largest compositions of total assets of Bank Ina in 2022 were loans amounting to Rp9,511.68 billion or 46.28% of total assets. 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.

Loans (net) increased by 166.72% to Rp9,511.68 billion in 2022 from Rp3,566.16 billion in 2021. Investments in marketable securities recorded an increase of 19.97%, up from Rp4,250.41 billion in 2021 to Rp5,099.11 billion in 2022. Meanwhile, placements with Bank Indonesia and other banks at the end of 2022 were recorded at Rp2,840.70 billion, down from Rp3,249.03 billion 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	2021	2022	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Obligasi Repo	-	963.833	963.833	100,00	Repo Bonds
Reksa Dana	-	102.005	102.005	100,00	Mutual Funds
Obligasi Pemerintah	2.351.624	1.130.335	(1.221.289)	(51,93)	Government Bonds
Obligasi Korporasi	1.898.792	2.903.027	1.004.235	52,89	Corporate Bonds
Cadangan Kerugian Penurunan Nilai	(10)	(92)	(82)	820,00	Allowance for Impairment Losses
Total	4.250.406	5.099.108	848.702	19,97	Total

Investasi pada efek-efek tercatat sebesar Rp5.099,11 miliar per akhir tahun 2022, meningkat 19,97% atau Rp848,70 miliar dari tahun 2021 sebesar Rp4.250,41 miliar. Investasi pada obligasi pemerintah dan obligasi korporasi mencatat penurunan sebesar Rp1.221,29 miliar dan peningkatan sebesar Rp1.004,24 miliar menjadi Rp1.130,34 miliar dan Rp2.903,03 miliar.

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.

Investment in marketable securities was recorded at Rp5,099.11 billion at the end of 2022, an increase of 19.97% or Rp848.70 billion from that of 2021 amounted to Rp4,250.41 billion. Investment in government and corporate bonds decreased by Rp1,221.29 billion and increased by Rp1,004.24 billion to Rp1,130.34 billion and Rp2,903.03 billion, respectively.

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	2021	2022	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Penempatan pada Bank Indonesia	3.199.418	2.790.755	(408.663)	(12,77)	Placements with Bank Indonesia
Penempatan pada Bank Lain	50.000	50.000	-	-	Placements with Other Banks
Cadangan Kerugian Penurunan Nilai	(389)	(59)	330	(84,83)	Allowance for Impairment Losses
Total	3.249.029	2.840.696	(408.333)	(12,57)	Total

Pada akhir tahun 2022, penempatan pada Bank Indonesia dan bank lain menurun 12,57% menjadi Rp2.840,70 miliar dibandingkan dengan tahun 2021 sebesar Rp3.249,03 miliar. Kondisi ini terutama dipengaruhi oleh meningkatnya penyaluran kredit selama tahun 2022.

At the end of 2022, Placements with Bank Indonesia and Other Banks decreased by 12.57% to Rp2,840.70 billion compared to that of 2021 amounted to Rp3,249.03 billion. This condition was due to the increase in loans distribution throughout 2022

Kredit

Kredit yang diberikan pada tahun 2022 mencapai Rp9.749,25 miliar. Jumlah tersebut meningkat 162,83% dibandingkan dengan pencapaian di tahun 2021 sebesar Rp3.709,34 miliar. Porsi pemberian kredit untuk pihak ketiga pada tahun 2022 adalah 98,53% atau sebesar Rp9.606,34 miliar dan pemberian kredit kepada pihak berelasi sebesar Rp142,90 miliar.

Loans

Loans disbursed in 2022 amounted to Rp9,749.25 billion. This was an increase of 162.83% compared to the achievement in 2021 of Rp3,709.34 billion. The portion of lending to third parties in 2022 was 98.53%, or Rp9,606.34 billion and loans to related parties amounted to Rp142.90 billion.

Kredit berdasarkan Jenis Penggunaan

Loans by Type

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

(dalam jutaan Rupiah, kecuali dinyatakan lain) in millions of Rupiah, unless stated otherwise					
Uraian	2021	2022	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Modal Kerja			Working Capital		
Pihak Berelasi	148.586	141.995	(6.591)	(4,44)	Related Party
Pihak Ketiga	2.527.413	6.441.782	3.914.369	154,88	Third Party
Dolar Amerika Serikat	40.507	52.471	11.964	29,54	US Dollars
Total Kredit Modal Kerja	2.716.506	6.636.248	3.919.742	144,29	Total Working Capital Loans
Investasi			Investments		
Pihak Berelasi	15.783	-	(15.783)	100,00	Related Party
Pihak Ketiga	733.062	2.750.023	2.016.961	275,14	Third Party
Total Kredit Investasi	748.845	2.750.023	2.001.178	267,24	Total Investment Loans
Konsumsi			Consumer		
Pihak Berelasi	377	908	531	140,85	Related Party
Pihak Ketiga	243.607	362.066	118.459	48,63	Third Party
Total Kredit Konsumsi	243.984	362.974	118.990	48,77	Total Consumer Loans
Total Kredit	3.709.335	9.749.245	6.039.910	162,83	Total Loans

Berdasarkan jenis penggunaan, penyaluran kredit didominasi oleh kredit modal kerja, yaitu sebesar Rp6,64 triliun, meningkat 144,29% dari tahun 2021 yang sebesar Rp2,72 triliun. Kredit investasi juga meningkat dari Rp748,84 miliar di tahun 2021 menjadi Rp2,75 triliun di tahun 2022, sedangkan kredit konsumsi tercatat meningkat 48,77% menjadi Rp362,97 miliar di tahun 2022. Sementara itu, tingkat suku bunga rata-rata per tahun untuk kredit modal kerja adalah 14,82%, sedangkan untuk kredit investasi dan kredit konsumsi, masing-masing sebesar 9,68% dan 11,43%.

According to type of use, loans was dominated by working capital loans, which amounted to Rp6.64 trillion, an increase of 144.29% from that of 2021, which amounted to Rp2.72 trillion. Investment loans also increased from Rp748.84 billion in 2021 to Rp2.75 trillion in 2022, while consumer loans recorded an increase of 48.77% to Rp362.97 billion in 2022. Meanwhile, the average annual interest rate for working capital loans is 14.82%, while for investment loans and consumer loans, they were 9.68% and 11.43%, respectively.

Kredit berdasarkan Sektor Ekonomi

Loans by Economic Sector

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

Uraian	2021	2022	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Jasa-Jasa Dunia Usaha	632.046	1.234.470	602.424	95,31	Business Services
Perdagangan, Restoran, dan Hotel	892.655	2.515.435	1.622.780	181,79	Trading, Restaurants, and Hotels
Jasa-Jasa Sosial Kemasyarakatan	258.372	922.427	664.055	257,02	Social/Public Services
Industri Pengolahan dan Manufaktur	549.628	1.773.555	1.223.927	222,68	Industry Processing and Manufacturing
Pertambangan	165.524	382.098	216.574	130,84	Mining
Pertanian dan Perkebunan	147.877	809.539	661.662	447,44	Agriculture and Plantation
Transportasi, Pergudangan, dan Komunikasi	450.509	688.486	237.977	52,82	Transportation, Warehouse, and Communication
Listrik, Gas, dan Air	131.053	180.283	49.230	37,56	Electricity, Gas, dan Water
Konstruksi	230.576	620.032	389.456	168,91	Construction
Lain-Lain	251.095	622.920	371.825	148,08	Others
Total Kredit	3.709.335	9.749.245	6.039.910	162,83	Total Loans

Sementara itu, apabila dilihat berdasarkan sektor ekonomi penyaluran kredit pada tahun 2022, kontribusi terbesar berasal dari sektor perdagangan, restoran, dan hotel sebesar 25,80%, meningkat dari tahun 2021 yang sebesar 24,07%. Sektor jasa-jasa dunia usaha tercatat sebesar 12,66% dan sektor jasa-jasa sosial kemasyarakatan sebesar 9,46%.

Pada tahun 2022, sektor pertanian dan perkebunan serta sektor industri pengolahan dan manufaktur mengalami peningkatan masing-masing 447,44% dan 222,68% menjadi Rp809,54 miliar dan Rp1.773,56 miliar, sedangkan sektor transportasi, pergudangan, dan komunikasi meningkat 52,82% menjadi Rp688,49 miliar.

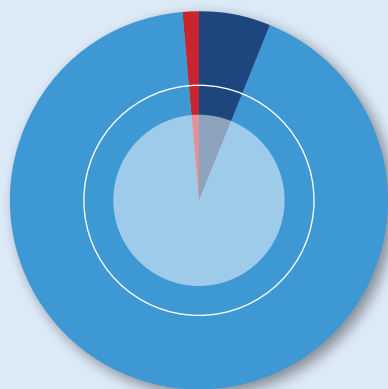
Meanwhile, based on the economic sector of loans disbursed in 2022, the largest contribution came from the trading, restaurants, and hotels sector by 25.80%, an increase from that of 2021 which amounted to 24.07%. The business services sector accounted for 12.66% and the social/public services sector amounted to 9.46%.

In 2022, the agriculture and plantation sector as well as the industry processing and manufacturing sector experienced an increase of 447.44% and 222.68% respectively, to Rp809.54 billion and Rp1,773.56 billion, while the transportation, warehouse, and communication sector increased by 52.82% to Rp688.49 billion.

Kredit UMKM

MSME Loans

(dalam jutaan Rupiah / in millions of Rupiah)



117.706 Mikro / Micro

223.088 Kecil / Small

1.708.755 Menengah / Medium

Pada akhir tahun 2022, Bank Ina Perdana telah menyalurkan kredit usaha mikro, kecil, dan menengah (UMKM) sebesar Rp2.048,95 miliar atau mencapai 21,02% dari total kredit yang diberikan, meningkat dibandingkan tahun sebelumnya sebesar Rp628,09 miliar.

At the end of 2022, Bank Ina Perdana had disbursed loans to micro, small, and medium enterprises (MSME) amounting to Rp2,048.95 billion or 21.02% of the total loans disbursed, an increase compared to the previous year's amount of Rp628.09 billion. Loans to the

Pemberian kredit pada sektor usaha mikro dan menengah naik 525,80% dan 186,55% menjadi Rp117,71 miliar dan Rp1.708,16 miliar. Sementara itu, pemberian kredit pada sektor usaha kecil mencapai Rp223,09 miliar, naik 1.592,88% dari Rp13,18 miliar di tahun 2022.

micro and medium enterprises sector rose by 525.80% and 186.55% to Rp117.71 billion and Rp1,708.16 billion, respectively. Meanwhile, loans to the small enterprises amounted to Rp223.09 billion, up 1,592.88% from Rp13.18 billion in 2022.

Kredit berdasarkan Kolektibilitas

Loans based on Collectability

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

Uraian	2021	2022	Porsi Portion		Description
			2021 (%)	2022 (%)	
Lancar	3.555.300	9.509.514	95,85	97,54	Current
Dalam Perhatian Khusus	56.842	71.648	1,53	0,73	Special Mention
Kurang Lancar	55.916	39.299	1,51	0,40	Substandard
Diragukan	10.792	48.556	0,29	0,50	Doubtful
Macet	30.485	80.228	0,82	0,82	Loss
Total	3.709.335	9.749.245	100,00	100,00	Total

Di tengah kondisi perekonomian yang sedang pulih dari tahun sebelumnya, rasio kredit bermasalah (*non-performing loan/NPL*) *gross* per akhir Desember 2022 menurun menjadi 1,73% dari 2,62% pada tahun sebelumnya, sedangkan NPL net menurun menjadi 0,55% dari 1,64% pada tahun 2021.

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 2022 decreased to 1.73% from 2.62% in the previous year, while net NPL was down to 0.55% from 1.64% in 2021.

Kredit bermasalah pada akhir tahun 2022 tercatat sebesar Rp168,08 miliar, meningkat 72,94% dibandingkan akhir tahun 2021 sebesar Rp97,19 miliar.

Non-performing loans at the end of 2022 were recorded at Rp168.08 billion, an increase of 72.94% compared to that of end of 2021 amounted to Rp97.19 billion.

Sementara itu, kredit yang direstrukturisasi pada akhir tahun 2022 adalah Rp416,60 miliar, menurun dibandingkan tahun sebelumnya sebesar Rp420,74 miliar, dengan cadangan kerugian penurunan nilai masing-masing sebesar Rp110,21 miliar dan Rp100,38 miliar. Agunan yang diambil alih (AYDA) pada tahun 2022 sebesar Rp58,34 miliar.

Meanwhile, restructured loans at the end of 2022 were Rp416.60 billion, down from that of previous year of Rp420.74 billion, with allowance for impairment of losses of Rp110.21 billion and Rp100.38 billion, respectively. Foreclosed collaterals in 2022 amounted to Rp58.34 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 2022, tidak terdapat pelanggaran maupun pelanggaran terhadap batas maksimum pemberian kredit. Kredit kepada pihak terkait pada tahun 2022 adalah Rp296,41 miliar atau 8,88% dari total modal, sedangkan pada tahun 2021 kredit kepada pihak terkait sebesar Rp180,39 miliar.

Legal Lending Limit (LLL)

For funding to related parties and the provision of large exposure, the Bank always adheres to the principles of prudence and to the provisions regarding the Legal Lending Limit (LLL). Throughout 2022, there were no exceedances or violations of the maximum lending limit. Loans to related parties in 2022 was Rp296.41 billion or 8.88% of total capital, while in 2021 loans to related parties amounted to Rp180.39 billion.

Liabilitas

Liabilities

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

Uraian	2021	2022	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Liabilitas Segera	9.105	24.687	15.582	171,14	Liabilities due Immediately
Simpanan dari Nasabah	12.502.036	15.462.825	2.960.789	23,68	Deposits from Customers
Pihak Berelasi	4.330.066	4.574.564	244.498	5,65	Related Parties
Pihak Ketiga	8.171.970	10.888.261	2.716.291	33,24	Third Parties
Simpanan dari Bank Lain	27.072	601.618	574.546	2.122,29	Deposits from other Banks
Utang Pajak	25.141	23.054	(2.087)	(8,30)	Taxes Payables

Uraian	2021	2022	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Liabilitas Imbalan Kerja	12.220	15.115	2.895	23,69	Employee Benefit Liabilities
Liabilitas Repo	-	905.895	905.895	100,00	Repo Liabilities
Utang Bunga	11.924	21.027	9.103	76,34	Interest Payables
Liabilitas Lain-Lain	94.677	210.427	115.750	122,26	Other Liabilities
Total Liabilitas	12.682.175	17.264.648	4.582.473	36,13	Total Liabilities

Per akhir tahun 2022, total liabilitas Bank tercatat sebesar Rp17.264,65 miliar, mengalami peningkatan sebesar Rp4.582,47 miliar atau 36,13% dibandingkan tahun 2021 yang sebesar Rp12.682,18 miliar. Peningkatan ini terutama didorong oleh peningkatan simpanan nasabah sebesar Rp2.960,79 miliar.

At the end of 2022, total liabilities were recorded at Rp17,264.65 billion, which increased by Rp4,582.47 billion or 36.13% compared to that of 2021, which amounted to Rp12,682.18 billion. This increase was mainly driven by an increase in deposits from customers of Rp2,960.79 billion.

Simpanan Nasabah Customer Deposits

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

Uraian	2021	2022	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Giro	4.918.953	4.853.578	(65.375)	(1,33)	Current Accounts
Tabungan	381.161	552.719	171.558	45,01	Savings
Deposito	7.201.922	10.056.528	2.854.606	39,64	Time Deposits
Total	12.502.036	15.462.825	2.960.789	23,68	Total

Simpanan nasabah terdiri dari giro, tabungan, dan deposito yang dihimpun pada akhir tahun 2022 sebesar Rp15.462,83 miliar, meningkat sebesar Rp2.960,79 miliar atau 23,68% dibanding tahun 2021 yang sebesar Rp12.502,04 miliar.

Deposits from customers, which consist of current accounts, savings, and time deposits, collected at the end of 2022 amounted to Rp15,462.83 billion. This was an increase of Rp2,960.79 billion or 23.68% compared to that of 2021, which was Rp12,502.04 billion.

Simpanan giro mengalami penurunan sebesar 1,33% menjadi Rp4.853,58 miliar, sedangkan tabungan dan deposito masing-masing mengalami peningkatan sebesar 45,01% dan 39,64% menjadi Rp552,72 miliar dan Rp10.056,53 miliar di tahun 2022. Komposisi pendanaan giro dan tabungan pada akhir tahun 2022 adalah 31,39% dan 3,57%, dibandingkan tahun 2021 yang sebesar 39,35% dan 3,05%. Komposisi pendanaan deposito di tahun 2022 adalah 65,04%, sedangkan di tahun 2021 adalah 57,61%.

Current accounts decreased by 1.33% to become Rp4,853.58 billion, while savings and time deposits increased by 45.01% and 39.64% to become Rp552,72 billion and Rp10,056.53 billion, respectively. The composition of current accounts and savings accounts at the end of 2022 was 31.39% and 3.57%, compared to those of 2021 which were 39.35% and 3.05%, respectively. The composition of deposit funding in 2022 was 65.04%, while in 2021 it was 57.61%.

Penempatan dana pihak ketiga dari pihak berelasi per 31 Desember 2022 sebesar Rp4.574,56 miliar, meningkat 5,65% dibandingkan tahun sebelumnya, terdiri dari simpanan giro sebesar Rp3.506,58 miliar, tabungan sebesar Rp3,45 miliar, dan deposito sebesar Rp1.064,53 miliar.

Placement of third-party funds from related parties as of December 31, 2022, amounted to Rp4,574.56 billion, an increase of 5.65% compared to that of previous year, consisting of current accounts in the amount of Rp3,506.58 billion, savings of Rp3,45 billion, and time deposits of Rp1,064.53 billion.

Ekuitas Equity

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

Uraian	2021	2022	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Modal Saham	565.438	593.710	28.272	5,00	Capital Stock
Tambahan Modal Disetor	551.512	1.707.342	1.155.830	209,57	Additional Paid-in Capital
Dana Setoran Modal	1.184.102	794.708	(389.394)	(32,89)	Capital Deposit Fund

Uraian	2021	2022	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Laba atau Rugi Komprehensif	(21.643)	(58.985)	(37.342)	172,54	Comprehensive Income or Loss
Saldo Laba	94.266	251.313	157.047	166,60	Retained Earnings
Total Ekuitas	2.373.675	3.288.088	914.413	38,52	Total Equity

Total ekuitas Bank pada akhir tahun 2022 sebesar Rp3.288,09 miliar, tercatat naik sebesar 38,52% dari tahun 2021 yang sebesar Rp2.373,68 miliar. Hal ini terjadi terutama karena dana yang dihimpun dari Penawaran Umum Terbatas IV (PUT IV) dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu (HMETD) dan perolehan laba tahun berjalan.

The total equity of the Bank at the end of 2022 amounted to Rp3,288.09 billion, increasing as much as 38.52% from that of 2021, which was Rp2,374.68 billion. This was mainly due to the proceeds raised from the Limited Public Offering IV (PUT IV) in the context of issuing Preemptive Rights (HMETD) and obtaining income for the year.

Laporan Arus Kas

Statement of Cash Flows

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

Uraian	2021	2022	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Rp	%	
Arus Kas Bersih (untuk) dari Kegiatan Operasi	3.434.690	(247.730)	(3.682.420)	(107,21)	Net Cash Flows (for)/from Operating Activities
Arus Kas Bersih (untuk) dari Kegiatan Investasi	(1.506.126)	(1.209.010)	297.116	(19,73)	Net Cash Flows (for)/from Investing Activities
Arus Kas Bersih (untuk) dari Kegiatan Pendanaan	1.166.050	778.589	(387.461)	(33,23)	Net Cash Flows (for)/from Financing Activities
(Penurunan)/Kenaikan Bersih Kas dan Setara Kas	3.094.614	(678.151)	(3.772.765)	(121,91)	Net (Decrease)/Increase of Cash and Cash Equivalents
Posisi Kas dan Setara Kas di Awal tahun	2.092.119	5.186.733	3.094.614	147,92	Cash and Cash Equivalents at Beginning of Year
Posisi Kas dan Setara Kas di Akhir Tahun	5.186.733	4.508.582	(678.151)	(13,07)	Cash and Cash Equivalents at End of Year

Posisi kas dan setara kas menurun 13,07% menjadi Rp4.508,58 miliar, dengan penurunan arus kas bersih sepanjang tahun 2022 sebesar Rp678,15 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.

The position of cash and cash equivalents decreased by 13.07% to Rp4,508.58 billion, with a decrease in net cash flow throughout 2022 of Rp678.15 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 marketable securities with maturities of 3 months or less from the date of acquisition.

Arus Kas dari Kegiatan Operasi

Pada tahun 2022, arus kas bersih yang diperoleh dari aktivitas operasi adalah Rp247,73 miliar, atau mengalami penurunan sebesar Rp3.682,42 miliar. Penurunan arus kas yang diperoleh dari aktivitas operasi disebabkan antara lain oleh peningkatan penyaluran kredit sebesar Rp6.041,21 miliar.

Cash Flow from Operating Activities

In 2022, net cash flows provided by operating activities were Rp247.73 billion, or decreased by Rp3,682.42 billion. The decrease in cash flows provided by operating activities was caused, among others, by the increase in lending amounting to Rp6,041.21 billion.

Arus Kas untuk Kegiatan Investasi

Arus kas bersih yang digunakan untuk aktivitas investasi selama tahun 2022 adalah sebesar Rp1.209,01 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 Rp1.210,96 miliar. Sedangkan arus kas keluar digunakan untuk pembelian efek-efek sebesar Rp2.374,83 miliar, perolehan aset tetap sebesar Rp32,10 miliar, dan perolehan aset hak guna sebesar Rp13,05 miliar.

Cash Flow for Investing Activities

Net cash flows used in investing activities during 2022 were Rp1,209.01 billion. Cash inflows came from sale of marketable securities classified as fair value through other comprehensive income and proceeds from matured marketable securities amounting to Rp1,210.96 billion. While cash outflows were used for marketable securities purchases amounting to Rp2,374.83 billion, acquisition of fixed assets of Rp32.10 billion, and acquisition of right of use assets Rp13.05 billion.



Arus Kas dari Kegiatan Pendanaan

Selama tahun 2022, arus kas bersih yang diperoleh dari aktivitas pendanaan sebesar Rp778,59 miliar yang berupa penerimaan dari Penawaran Umum Terbatas IV (PUT IV), biaya emisi dari PUT IV, dan 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 2022 sebesar 31,12%, mengalami penurunan dari tahun sebelumnya sebesar 53,14%. Penurunan ini seiring dengan penyaluran kredit dan penempatan pada surat berharga yang dilakukan Bank sepanjang tahun 2022. Aset tertimbang menurut risiko (ATMR) untuk risiko kredit, pasar, dan operasional pada tanggal 31 Desember 2022 sebesar Rp10.715,37 miliar, naik sebesar Rp6.269,62 miliar dibandingkan dengan posisi 31 Desember 2021 yang sebesar Rp4.445,75 miliar. Peningkatan ini sejalan dengan pertumbuhan aset keuangan yang dimiliki Bank.

Modal inti meningkat dari Rp2.322,50 miliar di tahun 2021 menjadi Rp3.219,42 miliar di tahun 2022, dan berkontribusi 96,54% terhadap total modal. Sementara itu, modal pelengkap naik menjadi Rp115,33 miliar di tahun 2022 dari Rp39,88 miliar di tahun 2021 dan berkontribusi 3,46% 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 2022, tercatat rasio LFR sebesar 63,06%, naik dari posisi tahun 2021 sebesar 29,67%.

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 2022, rata-rata rasio AL/NCD dan AL/DPK masing-masing sebesar 213,60% dan 19,67%, 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 2022, NPL Bank mengalami penurunan menjadi 1,73% dibandingkan akhir tahun 2021 sebesar 2,62%. Rasio NPL-net juga turun menjadi 0,55% dari sebelumnya yang sebesar 1,64%.

Cash Flow from Financing Activities

During 2022, net cash flows provided by financing activities amounted to Rp778.59 billion in the form of proceeds from Limited Public Offering IV (PUT IV), issuance cost from PUT IV, and payment of lease liabilities.

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 2022, was at 31.12%, a decrease from the previous year's ratio of 53.14%. This decrease was in line with the lending and placement of securities conducted by the Bank throughout the year 2022. Total risk weighted assets (RWA) accounted for credit, market, and operational risks as at December 31, 2022, amounted to Rp10,715.37 billion, an increase of Rp6,269.62 billion compared to the December 31, 2021, position, which amounted to Rp4,445.75 billion. This increase was in line with the growth of financial assets owned by the Bank.

Core capital increased from Rp2,322.50 billion in 2021 to Rp3,219.42 billion in 2022, and contributed 96.54% towards total capital. Meanwhile, supplementary capital increased to Rp115.33 billion in 2022 from Rp39.88 billion in 2021, and contributed 3.46% 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 2022, the LFR ratio was recorded at 63.06%, up from the position in 2021 of 29.67%.

Another effort undertaken by the Bank in order to monitor 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 2022, the average ratios of AL/NCD and AL/DPK were 213.60% and 19.67%, respectively, exceeding the level recommended by the Financial Services Authority, which were 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 2022, the Bank's NPL decreased to 1.73% compared to that of end of 2021 of 2.62%. The NPL-net ratio also decreased to 0.55% from 1.64%.

Sementara itu, rasio aset produktif bermasalah dibandingkan total aset produktif tahun 2022 adalah 0,79%, mengalami peningkatan 0,05% dibandingkan tahun 2021 yang sebesar 0,74%.

Rentabilitas

Rasio rentabilitas digunakan untuk mengukur seberapa efektif Bank dalam menghasilkan keuntungan dari modal yang ditanamkan 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 2022, rasio laba terhadap jumlah aset (*return on asset/ROA*) sebesar 1,09%, meningkat dibandingkan tahun 2021 yang sebesar 0,44%.

Imbal Hasil atas Ekuitas (ROE)

Sementara itu, imbal hasil atas ekuitas (*return on equity/ROE*) mengalami peningkatan menjadi 6,57% pada tahun 2022, dibandingkan posisi tahun 2021 yang sebesar 3,19%. Hal ini disebabkan oleh peningkatan laba bersih.

Pendapatan Bunga Bersih (NIM)

Pada tahun 2022, margin bunga bersih dibukukan sebesar 3,49%, meningkat dibandingkan tahun 2021 yang sebesar 2,25%.

Beban Operasional terhadap Pendapatan Operasional (BOPO)

Rasio beban operasional terhadap pendapatan operasional Bank Ina untuk tahun 2022 sebesar 82,43%, menurun bila dibandingkan realisasi tahun 2021 sebesar 92,42%.

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 (KPM) atau *capital adequacy ratio* (CAR) sebagai salah satu indikator kecukupan modal Bank. CAR menggambarkan

Meanwhile, the non-performing earning assets ratio to total earning assets in 2022 was 0.79%, an increase of 0.05% compared to that of 2021 which was 0.74%.

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 2022, the return on assets (ROA) was 1.09%, decreasing compared to that of 2021, which was 0.44%.

Return on Equity (ROE)

Meanwhile, return on equity (ROE) increased to 6.57% in 2022, compared to the corresponding position of 3.19% in 2021. This was due to the increase in net income.

Net Interest Income (NIM)

In 2022, the net interest margin was recorded at 3.49%, an increase compared to that of 2021, which was 2.25%.

Operating Expenses to Operating Income (BOPO)

The ratio of operating expenses to operating income of Bank Ina for 2022 was 82.43%, a decrease when compared to the realization in 2021 of 92.42%.

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

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 Perusahaan.

Rincian Struktur Modal

Details of Capital Structure

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

Uraian	2021	2022	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Nominal	%	
Komponen Modal					Capital Components
Modal Inti	2.322.502	3.219.420	896.918	38,62	Core Capital
Modal Pelengkap	39.879	115.332	75.453	189,20	Supplementary Capital
Total Modal	2.362.381	3.334.752	972.371	41,16	Total Capital
Aktiva Tertimbang Menurut Risiko (ATMR)					Risk Weighted Assets (RWA)
Risiko Kredit	3.983.089	10.316.480	6.333.391	159,01	Credit Risk
Risiko Pasar	131.098	1.654	(129.444)	(98,74)	Market Risk
Risiko Operasional	331.560	397.232	364.076	1.098,07	Operational Risk
Total ATMR Risiko Kredit, Pasar, dan Operasional	4.445.747	10.715.366	6.269.619	141,03	Total RWA for Credit, Market, and Operational Risks
Rasio KPMM dengan Memperhitungkan Risiko Kredit dan Operasional (%)	54,75	31,13	(23,62)	(43,14)	CAR by Evaluating Credit and Operational Risks (%)
Rasio KPMM dengan Memperhitungkan Risiko Kredit, Pasar, dan Operasional (%)	53,14	31,12	(22,02)	(41,44)	CAR by Evaluating Credit, Market, and Operational Risks (%)
Rasio Modal Inti terhadap ATMR (%)	52,24	30,04	(22,20)	(42,50)	Core Capital to RWA Ratio (%)

Total modal Bank pada akhir tahun 2022 menjadi Rp3.334,75 miliar atau naik 41,16%. CAR Bank turun dari 53,14% pada akhir tahun sebelumnya menjadi 31,12% di akhir tahun 2022. Berdasarkan komposisinya, modal inti pada akhir tahun 2022 terdiri atas modal disetor sebesar Rp593,71 miliar, cadangan tambahan modal Rp2.691,22 miliar dan faktor pengurang modal inti utama sebesar Rp65,51 miliar, dengan modal pelengkap sebesar Rp115,33 miliar.

Komitmen Material untuk Investasi Barang Modal

Ikatan Material terkait Investasi Barang Modal

Bank Ina tidak memiliki ikatan material investasi barang modal selama tahun 2022. Seluruh aktivitas investasi barang modal, baik dalam bentuk perangkat keras komputer, peralatan dan perlengkapan kantor, serta inventaris lainnya, bersumber dari penggunaan modal Bank.

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 Company's Vision and Mission.

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 2022. 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.

Investasi Barang Modal

Investasi barang modal Bank Ina dilakukan dalam rangka perbaikan infrastruktur dan perluasan jaringan kantor. Pada tahun 2022, investasi barang modal Bank Ina tercatat sebesar Rp32,10 miliar, meningkat Rp15,35 miliar atau 91,64%. Kondisi ini terutama disebabkan oleh meningkatnya pengeluaran untuk perangkat keras dan lunak sebesar 185,59%. Perubahan-perubahan terkait investasi barang modal secara terperinci diuraikan dalam tabel berikut.

Capital Goods Investment

Bank Ina's capital goods investment is carried out for the purpose of improving infrastructure and expanding office networks. In 2022, Bank Ina's capital goods investment was recorded at Rp32.10 billion, an increase of Rp15.35 billion or 91.64%. This condition was mainly due to an increase in expenditure on hardware and software by 185.59%. 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	2021	2022	Pertumbuhan (Penurunan) Growth (Decline)		Description
			Nominal	%	
Perangkat Keras dan Lunak	6.053	17.287	11.234	185,59	Hardware and Software
Perabotan dan Peralatan Kantor	1.959	4.833	2.874	146,71	Office Furniture and Equipment
Leasehold Improvement	1.769	5.239	3.470	196,16	Leasehold Improvement
Kendaraan Bermotor	-	15	15	100,00	Vehicles
Dalam Pembangunan	6.967	4.722	(2.245)	(32,22)	Under Construction
Total	16.748	32.096	15.348	91,64	Total

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

Sepanjang tahun 2022, Bank tidak melakukan transaksi material mengenai investasi, divestasi, ekspansi, penggabungan/peleburan usaha, akuisisi, restrukturisasi utang/modal.

Information on Material Investment, Expansion, Divestment, Business Merger/Consolidation, Acquisition, or Debt/Capital Restructuring

Throughout 2022, the Bank did not conduct material transactions regarding investment, divestment, expansion, business merger/consolidation, acquisition, debt/capital restructuring.

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

Bank tidak melakukan transaksi yang bersifat material yang mengandung unsur benturan kepentingan dengan pihak yang berelasi di sepanjang tahun 2022. Informasi transaksi material dengan pihak berelasi dapat dilihat pada Catatan 31 Laporan Keuangan Audit 2022.

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 2022. Material transaction information with related parties can be seen in Note 31 of the 2022 Audit Financial Report.

Namun demikian, transaksi dengan pihak berelasi senantiasa dilakukan secara wajar, sesuai dengan persyaratan komersial normal (*arm's length*). Transaksi yang dilakukan Bank Ina dengan pihak berelasi tidak memiliki tujuan khusus yang berpotensi melanggar ketentuan yang berlaku.

However, transactions with related parties are always carried out fairly, in accordance with the arm's length principle. Transactions conducted by Bank Ina with related parties do not have any specific purpose that has the potential to violate the applicable regulations.

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 2022 yang melanggar ataupun melampaui BMPK.

Compliance with Related Regulations and Provisions

All transactions with related parties are made by referring to the accounting standards defined in PSAK No. 7 (Revised 2015) on "Related Party Disclosures". Thus, there were no transactions providing funds to related parties of Bank Ina throughout 2022 that violated or exceeded the LLL.

Kebijakan Bank terkait Mekanisme Review atas Transaksi

Bank Ina memiliki kebijakan internal mengenai transaksi-transaksi yang mengandung benturan kepentingan dan/atau transaksi dengan pihak berelasi. Kebijakan internal yang disusun oleh Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan tersebut tercantum dalam standar operasional prosedur yang mengatur mekanisme review transaksi yang berpotensi mengandung benturan kepentingan.

Bank Policy regarding Transactions Review Mechanism

Bank Ina has an internal policy on transactions that contain conflicts of interest and/or transactions with related parties. The internal policies prepared by the Risk Management Unit and Compliance Unit are listed in the standard operating procedures governing the mechanism for reviewing transactions that have the potential to contain conflicts of interest.

Informasi dan Fakta Material yang Terjadi setelah Tanggal Laporan Akuntan

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

Information and Material Facts that Occur Subsequent to the Accountant's Report Date

The Bank did not have information and material facts that occurred after the Accountant's Report date.

Perbandingan Target dan Realisasi 2022

Secara umum, pencapaian target usaha Bank pada tahun 2022 masih mencatatkan hasil yang positif di tengah kondisi ekonomi makro yang belum sepenuhnya kondusif terhadap bisnis perbankan.

Comparison between Target and Realization 2022

In general, the achievement of the Bank's business targets in 2022 still recorded positive results amid macroeconomic conditions that have not been fully conducive to the banking business.

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

Uraian	Target 2022	Realisasi 2022 2022 Realization	Pencapaian Achievement (%)	Description
Total Aset	19.831.392	20.552.736	103,64	Total Assets
Surat Berharga	5.750.663	5.099.200	88,67	Securities
Penempatan pada Bank Indonesia dan Bank Lain	3.360.395	2.840.755	84,54	Placements with Bank Indonesia and Other Banks
Tagihan Reverse Repo	1.725.918	863.159	50,01	Reverse Repo Receivables
Kredit	8.493.432	9.749.245	114,79	Loans
Simpanan Nasabah	15.705.192	15.462.825	98,46	Deposits from Customers
Ekuitas	3.397.612	3.288.088	96,78	Equity
Pendapatan Bunga Bersih	521.655	558.877	107,14	Net Interest Income
Laba Bersih	90.643	157.048	173,26	Net Income
CAR (%)	31,77	31,12	97,95	CAR (%)
ROE (%)	2,64	6,57	248,86	ROE (%)
ROA (%)	0,67	1,09	162,69	ROA (%)
NIM (%)	3,20	3,49	109,06	NIM (%)
BOPO (%)	87,44	82,43	94,27	BOPO (%)
NPL-gross (%)	1,90	1,73	91,05	NPL-gross (%)
NPL-net (%)	0,87	0,55	63,22	NPL-net (%)

Indikator pencapaian realisasi tersebut diungkapkan sebagai berikut.

1. Total aset tercatat sebesar Rp20.552,74 miliar atau mencapai 103,64% dari target pertumbuhan yang telah ditetapkan.
2. Penyaluran kredit tercapai sebesar 114,79% dari target anggaran, atau terealisasi Rp9.749,25 miliar.
3. Simpanan nasabah tercatat sebesar Rp15.462,83 miliar atau mencapai 98,46% dari target anggaran.

The indicators for achieving this realization are disclosed as follows.

1. Total assets were recorded at Rp20,552.74 billion or 103.64% of the predetermined growth target.
2. Loans disbursed amounted to 114.79% of the budget target, or a realized amount of Rp9,749.25 billion.
3. Deposits from customers were recorded at Rp15,462.83 billion or 98.46% of the budget target.

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 3,53%.
5. Laba bersih terealisasi Rp157,05 miliar, lebih tinggi dari target.
6. Rasio rentabilitas seperti ROE dan ROA sebesar 6,57% dan 1,09%.
7. Rasio NPL-gross lebih rendah dari target yang ditetapkan, yaitu sebesar 1,73%.

4. The allocation of idle funds in the placement of bond securities, placements with Bank Indonesia and placements with other banks provided positive results for the Bank's interest income, and therefore, NIM was 3.53%.
5. Net income was realized at Rp157.05 billion, higher than the target.
6. Profitability ratios such as ROE and ROA were 6.57% and 1.09%, respectively.
7. The gross NPL ratio is lower than the predetermined target, which was 1.73%.

Nilai Ekonomi Langsung yang Dihasilkan dan Didistribusikan

Bank Ina berupaya untuk memberikan manfaat kepada para pemangku kepentingan, salah satunya melalui pendistribusian nilai ekonomi yang dihasilkan, sebagai berikut.

Direct Economic Value Generated and Distributed

Bank Ina seeks to provide benefits to stakeholders, one of which is through the distribution of economic value generated as follows.

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

Uraian	2021	2022	Description
Nilai Ekonomi Langsung yang Dihasilkan	2.264.621	2.340.629	Direct Economic Values Generated
Penerimaan Bunga, Provisi, dan Komisi	738.657	1.264.338	Interest Income, Fees, and Commission
Pendapatan Operasional Lainnya	21.544	30.918	Other Operating Income
Penerimaan atas Penjualan Aset Tetap	1	-	Proceeds from Sale of Fixed Assets
Penerimaan Efek-Efek yang telah Jatuh Tempo	317.000	245.000	Proceeds from Matured Marketable Securities
Penerimaan dari Penawaran Umum Terbatas	1.187.419	800.373	Proceeds from Limited Public Offering
Nilai Ekonomi yang Didistribusikan	658.217	894.582	Economic Value Distributed
Pembayaran Bunga	455.515	599.143	Payments of Interest
Pembayaran Beban Operasional Lainnya	57.117	92.851	Payments of other Operating Expense
Pembayaran beban Tenaga Kerja	104.541	128.495	Payments of Personnel Expense
Pembayaran Pajak Penghasilan	19.358	52.102	Payment of Income Tax
Biaya Emisi dari Penawaran Umum Terbatas	3.317	3.241	Issuance cost from Limited Public Offering
Pembayaran Liabilitas Sewa	18.052	18.543	Payment of Lease Liabilities
Pembagian Dividen	-	-	Dividend Distribution
Pembiayaan Kegiatan CSR	317	207	Payment of CSR Activities
Nilai Ekonomi Ditahan	1.606.404	1.446.047	Retained Economic Value

Kebijakan dan Pembagian Dividen

Dengan merujuk pada Anggaran Dasar, dividen hanya dapat dibayarkan sesuai dengan kemampuan keuangan Bank, berdasarkan keputusan yang diambil dalam RUPS. Pembagian dividen Bank juga dilakukan dengan mempertimbangkan hal lain, seperti pertumbuhan laba, kecukupan modal, rencana pengembangan usaha, serta faktor lain yang dianggap relevan.

Sesuai keputusan RUPS Tahunan 2021 tanggal 16 Juni 2021 dan RUPS Tahunan 2022 tanggal 3 Juni 2022, Bank Ina tidak melakukan pembagian dividen. Hal ini dikarenakan laba bersih Bank Ina untuk tahun buku 2020 dan 2021 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 2021 Annual GMS on June 16, 2021, and the 2022 Annual GMS on June 3, 2022, Bank Ina did not distribute dividends. This matter was due to Bank Ina's net income for the 2020 and 2021 financial years was recorded as retained earnings in order to strengthen the Bank's capital position.

Realisasi Penggunaan Dana Hasil Penawaran Umum

Bank Ina telah melaporkan penggunaan dana hasil penawaran umum sesuai dengan Peraturan Otoritas Jasa Keuangan No. 30/POJK.04/2015 tanggal 16 Desember 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

Bank Ina has reported the use of public offering proceeds in accordance with the Financial Services Authority Regulation No. 30/POJK.04/2015 dated December 16, 2015, on Report of Actual Use of Proceeds from the Public Offering. Information related to the implementation 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 November 30, 2022	800.372.805.750	5.665.147.838	794.707.657.912	794.707.657.912	-	794.707.657.912

Prospek Usaha 2023

Pertumbuhan ekonomi Indonesia pada 2023 diperkirakan tetap kuat meskipun sedikit melambat ke titik tengah kisaran 4,5-5,3%. Berlanjutnya proses pemulihan ekonomi Indonesia didorong oleh solidnya permintaan domestik, baik konsumsi swasta maupun investasi, sejalan dengan terus meningkatnya mobilitas dan aktivitas ekonomi keuangan, tetap positifnya kinerja ekspor didukung oleh kenaikan nilai tambah dari hilirisasi industri berbasis sumber daya alam, serta berlanjutnya penyelesaian Program Strategis Nasional (PSN).

Sementara itu, ketahanan perbankan diperkirakan tetap terjaga. Pertumbuhan kredit juga diperkirakan akan terus tumbuh tinggi pada kisaran 10-12% (yoy) pada 2023. Selain itu, peningkatan transaksi EKD diperkirakan terus berlanjut didukung kebijakan Bank Indonesia untuk akselerasi dan penguatan integrasi ekosistem EKD.

Dengan memanfaatkan prospek usaha tersebut, Bank Ina telah menetapkan strategi pengembangan usaha 2023 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.

2023 Business Outlook

Indonesia's economic growth in 2023 is predicted to remain strong although it will slightly slow to the midpoint of 4.5-5.3% range. The continued process of Indonesia's economic recovery is driven by solid domestic demand, both private consumption and investment, in line with the continued increase in mobility and financial economic activity, the continued positive export performance that is supported by the increase in added value from downstream natural resource-based industries, as well as the continued completion of the National Strategic Program (PSN).

Meanwhile, banking resilience is predicted to remain intact. Loans are also predicted to continue to grow at a high rate of 10-12% (yoy) in 2023. In addition, the increase in EKD transactions is predicted to continue, as supported by Bank Indonesia's policy to accelerate and strengthen the integration of EKD ecosystem.

By taking advantage of such business prospects, Bank Ina has established the 2023 business development strategies as follows.

1. Running business by using a hybrid model, that is the Bank with a branch network supported by the provision of digital banking services for customers who carry out digital transactions, aiming to reach customers who are not reachable by the existing branch network.
2. Developing human resources that support the Bank's overall strategy, by focusing on frontliner units, business development, HR, and IT.
3. Optimizing existing branches as well as possible additional new branches, and developing digital banking products and activities as a Foreign Exchange Bank.

- 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.

- Aligning all touch point channels, both existing and those that will be developed later to provide easy access to customers, building growth in product ownership per customer, and increasing customer access through branch office networks, ATMs, mobile and internet banking, contact centers, EDC, and QRIS.

Proyeksi Tahun 2023

Bank telah menyusun proyeksi untuk tahun 2023 dengan memperhatikan kondisi ekonomi, industri, prospek usaha, dan kinerja operasional dan keuangan. Informasi terkait proyeksi tahun 2023 diungkapkan pada tabel berikut

Projections for 2023

The Bank has prepared projections for 2023 by considering the economic conditions, industry, business prospects, and operational and financial performances. Information related to the 2023 projection is disclosed in the following table

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

Uraian	Realisasi 2022 2022 Realizations	Target 2023	Description
Total Aset	20.552.736	25.973.286	Total Assets
Surat Berharga	5.099.200	6.550.663	Securities
Penempatan pada Bank Indonesia dan Bank Lain	2.840.755	3.709.431	Placements with Bank Indonesia and Other Banks
Tagihan Reverse Repo	863.159	1.247.852	Reverse Repo Receivables
Kredit	9.749.245	12.938.670	Loans
Simpanan Nasabah	15.462.825	21.552.451	Deposits from Customers
Ekuitas	3.288.088	3.628.330	Equity
Pendapatan Bunga Bersih	558.877	771.622	Net Interest Income
Laba Bersih	157.048	163.867	Net Income
CAR (%)	31,12	24,59	CAR
ROE (%)	6,57	4,77	ROE
ROA (%)	1,09	1,19	ROA
NIM (%)	3,49	3,42	NIM
BOPO (%)	82,43	85,14	BOPO
NPL-gross (%)	1,73	1,79	NPL-gross
NPL-net (%)	0,55	0,64	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 2022.

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, 2022.

ISAK/Amandemen PSAK Amendments to ISAK/PSAK	Dampak terhadap Laporan Keuangan Impact on Financial Statements
Amendemen PSAK No. 1, "Penyajian Laporan Keuangan tentang Pengungkapan Kebijakan Akuntansi" Amendment to SFAS No. 1, "Presentation of Financial Statements - Disclosure of Accounting Policies"	Bank Ina sedang mengevaluasi dampak dari standar akuntansi tersebut dan belum menentukan dampaknya terhadap Laporan Keuangan Bank.
Amendemen PSAK No. 25, "Kebijakan Akuntansi, Perubahan Estimasi Akuntansi, dan Kesalahan terkait Definisi Estimasi Akuntansi" Amendment to SFAS No. 25, "Accounting Policies, Changes in Accounting Estimates and Errors - Definition of Accounting Estimates"	Bank Ina is currently evaluating the impact of such accounting standards and has not yet determined the impact on the Bank's Financial Statements.



ISAK/Amandemen PSAK Amendments to ISAK/PSAK	Dampak terhadap Laporan Keuangan Impact on Financial Statements
Amendemen PSAK No. 46, "Pajak Penghasilan tentang Pajak Tangguhan terkait Aset dan Liabilitas yang Timbul dari Transaksi Tunggal" Amendment to SFAS No. 46, "Income Taxes - Deferred Tax related to Assets and Liabilities arising from a Single Transaction"	
Amendemen PSAK No. 16, "Aset Tetap - Hasil Sebelum Penggunaan yang Diintensikan" Amendment to SFAS No. 16, "Fixed Assets - Proceeds before Intended Use"	

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 dijelaskan sebagai berikut.

1. Peraturan Bank Indonesia No. 24/3/PBI/2022 tanggal 22 Februari 2022 mulai berlaku sejak tanggal 1 Maret 2022 (Perubahan Pertama), perihal Rasio Pembiayaan Inklusif Makroprudensial (RPIM) Bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah. Dengan berlakunya ketentuan tersebut, Bank Ina wajib menetapkan target RPIM dalam rencana bisnis bank, menyesuaikan ketentuan internal, dan menyampaikan laporan terkait RPIM kepada Bank Indonesia.
2. Peraturan Bank Indonesia No. 24/4/PBI/2022 tanggal 25 Februari 2022 mulai berlaku sejak tanggal 1 Maret 2022 (Perubahan Keempat), Peraturan Anggota Dewan Gubernur No. 24/3/PADG/2022 tanggal 1 Maret 2022 mulai berlaku sejak tanggal 1 Maret 2022 (Perubahan Kedelapan), Peraturan Anggota Dewan Gubernur No. 24/8/PADG/2022 tanggal 30 Juni 2022 mulai berlaku sejak 1 Juli 2022 (Peraturan Pelaksanaan) perihal Giro Wajib Minimum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah. Bank Ina telah menyesuaikan pemenuhan GWM dalam Rupiah menjadi 7,5% mulai 1 Juli 2022 dan 9,0% mulai 1 September 2022.
3. Peraturan Bank Indonesia No. 24/7/PBI/2022 tanggal 30 Juni 2022 mulai berlaku sejak tanggal 4 Juli 2022, Peraturan Anggota Dewan Gubernur No. 24/10/PADG/2022 tanggal 4 Juli 2022 mulai berlaku sejak tanggal 4 Juli 2022 (Peraturan Pelaksanaan) perihal Transaksi di Pasar Valuta Asing. Dengan adanya ketentuan ini, Bank Ina perlu melakukan penyesuaian pada ketentuan internal terkait transaksi valuta asing dan transaksi *Domestic Non-Deliverable Forward* (DNDF) khususnya terkait dokumen *underlying* dan yang tidak termasuk dalam cakupan dokumen *underlying* yang diperkenankan, serta melakukan perubahan terkait batasan (*threshold*) transaksi valas menjadi USD100.000 atau ekuivalen.
4. Peraturan Otoritas Jasa Keuangan No. 24 Tahun 2022 tanggal 25 November 2022 mulai berlaku sejak 5 Desember 2022 perihal Pengembangan Kualitas Sumber Daya Manusia Bank Umum. Bank wajib menyediakan dana untuk pengembangan kualitas SDM di setiap tahun buku dan melaksanakan Sertifikasi Kompetensi Kerja (SKK) di sektor perbankan.

Amendments to Laws and Regulations that Significantly Affect the Bank

The regulations that have been issued and are considered relevant to Bank Ina's condition, and have become effective in the reporting period are explained as follows.

1. Bank Indonesia Regulation No. 24/3/PBI/2022 dated February 22, 2022, came into effect on March 1, 2022 (First Amendment), regarding the Inclusive Macroprudential Financing Ratio (RPIM) for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units. With the enforcement of such provisions, Bank Ina is required to set RPIM targets in the bank's business plan, adjust internal regulations, and submit reports related to RPIM to Bank Indonesia.
2. Bank Indonesia Regulation No. 24/4/PBI/2022 dated February 25, 2022, came into effect on March 1, 2022 (Fourth Amendment), Regulation of Members of the Board of Governors No. 24/3/PADG/2022 dated March 1, 2022, came into effect on March 1, 2022 (Eight Amendment), Regulation of Members of the Board of Governors No. 24/8/PADG/2022 dated June 30, 2022, came into effect on July 1, 2022 (Implementation Regulations) on Minimum Statutory Reserves in Rupiah and Foreign Currencies for Conventional Commercial Banks, Sharia Banks, and Sharia Business Units. Bank Ina has adjusted the fulfillment of Minimum Statutory Reserves in Rupiah to 7.5% starting July 1, 2022, and 9.0% starting September 1, 2022.
3. Bank Indonesia Regulation No. 24/7/PBI/2022 dated June 30, 2022, came into effect on July 4, 2022, Regulation of Members of the Board of Governors No. 24/10/PADG/2022 dated July 4, 2022, came into effect on July 4, 2022 (Implementation Regulations) on Transactions in the Foreign Exchange Market. With this provisions in place, Bank Ina needs to make adjustments to internal provisions regarding foreign exchange transactions and Domestic Non-Deliverable Forward (DNDF) transactions, especially related to underlying documents and those that are not included in the permitted scope of underlying documents, as well as make changes regarding the threshold for foreign exchange transactions to USD100,000 or equivalent.
4. Financial Services Authority Regulation No. 24 of 2022 dated November 25, 2022, came into effect on December 5, 2022, on the Development of Human Resources Quality for Commercial Banks. The Bank is required to provide funds for human resource quality development in each financial year and carry out Work Competency Certification (SKK) in the banking sector.

Penentuan Suku Bunga Dasar Kredit

Terkait transparansi dan publikasi Laporan, Bank Ina memaparkan Suku Bunga Dasar Kredit (SBDK) melalui situs web dan Laporan Tahunan, untuk mendukung praktik tata kelola perusahaan dan mendorong persaingan yang sehat dalam industri perbankan. Perhitungan SBDK didasarkan pada Harga Pokok Dana untuk Kredit (HPDK), biaya *overhead*, dan margin keuntungan (profit margin) yang ditetapkan.

SBDK belum memperhitungkan komponen premi risiko yang besarnya tergantung dari penilaian Bank terhadap risiko masing-masing debitur/kelompok debitur. Oleh karena itu, besarnya suku bunga kredit yang dikenakan kepada debitur belum tentu sama dengan SBDK.

Informasi mengenai perubahan SBDK tersedia di cabang dan dapat diakses melalui situs web www.bankina.co.id. Berikut adalah informasi SBDK per triwulan yang telah ditetapkan oleh Bank Ina pada tahun 2022.

Determining the Prime Lending Rate

Regarding report's transparency and publication, Bank Ina presents the Prime Lending Rate (SBDK) through its website and Annual Report, to support corporate governance practices and encourage healthy competition in the banking industry. The SBDK calculation is based on the Cost of Funds for Loans (HPDK), overhead costs, and the established profit margin.

Prime Lending Rate does not calculate the risk premium component, the amount of which depends on the Bank's assessment of the risks of each debtor/debtor group. Therefore, the amount of lending rate charged to debtors is not necessarily the same as the prime lending rate.

Information regarding changes in prime lending rate is available at branches and can be accessed through the website www.bankina.co.id. The following is quarterly prime lending rate information that has been set by Bank Ina in 2022.

(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 2022 / Quarter I 2022	7,14	7,14	7,14	8,64
Triwulan II 2022 / Quarter II 2022	7,12	7,12	7,12	8,62
Triwulan III 2022 / Quarter III 2022	7,08	7,08	7,08	8,58
Triwulan IV 2022 / Quarter IV 2022	7,73	7,73	7,73	9,23

Informasi Kelangsungan Usaha

Hal yang Berpengaruh Signifikan terhadap Kelangsungan Usaha

Tidak terdapat hal-hal signifikan yang memengaruhi kelangsungan usaha Bank Ina Perdana sepanjang periode laporan.

Assessment Manajemen untuk Mengelola Potensi yang Berpengaruh Signifikan

Manajemen Bank Ina Perdana telah melakukan evaluasi dan *assessment* terhadap kemampuan dan pencapaian target kinerja di seluruh divisi. Hingga Laporan Tahunan 2022 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* faktor-faktor yang menjadi pertimbangan Manajemen Bank Ina Perdana terdiri dari kinerja keuangan, tingkat kecukupan modal, likuiditas, profitabilitas, permasalahan internal, serta perkara hukum yang dihadapi saat ini dan yang akan datang.

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 2022 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.

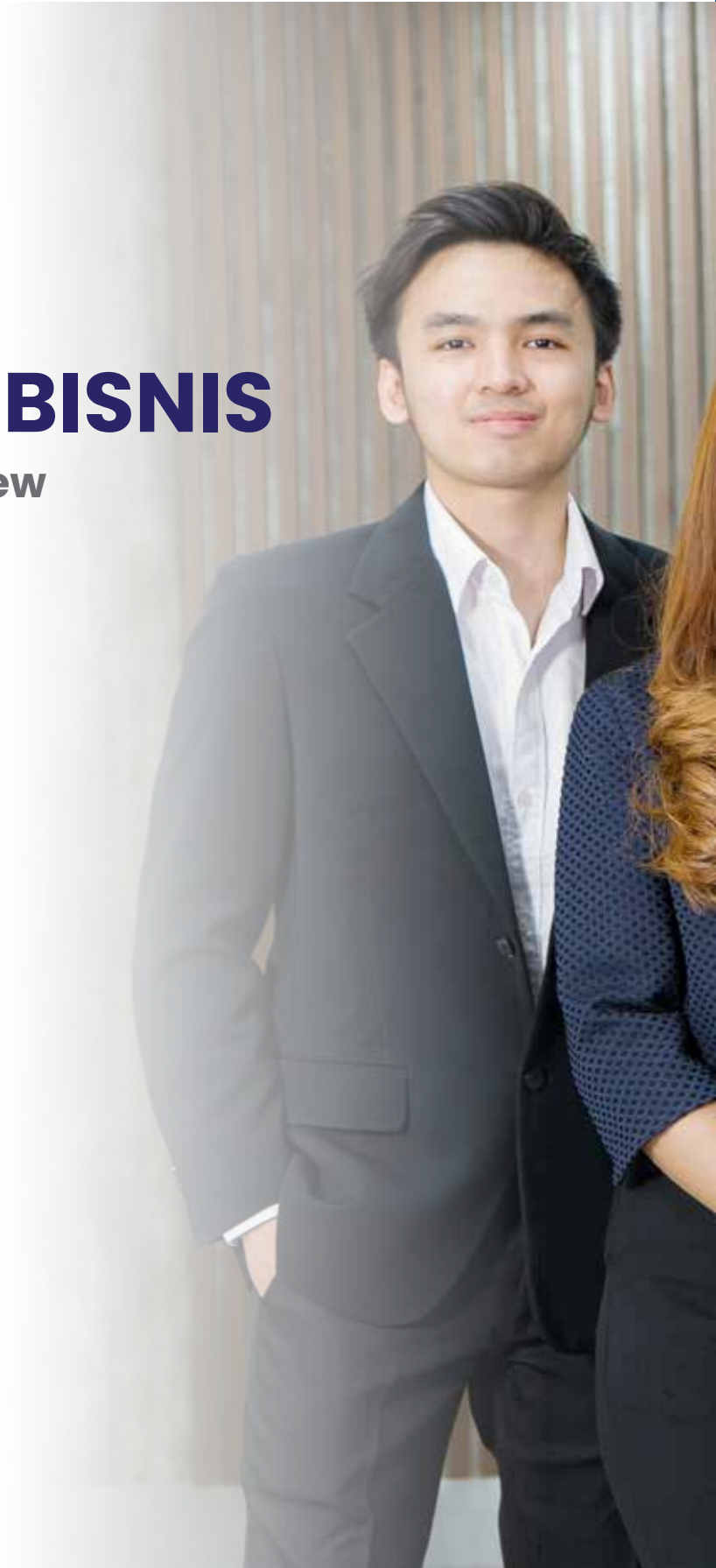
Assumptions Used by the Management in Conducting Assessment

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.

05

TINJAUAN PENDUKUNG BISNIS

Business Support Overview





Sumber Daya Manusia

Human Resources

Bank Ina menyadari bahwa sumber daya manusia (SDM) merupakan salah satu faktor penting dalam pencapaian target usaha dan keberhasilan Visi dan Misi Bank. Atas dasar tersebut, pengembangan SDM menjadi salah satu fokus utama Bank untuk mengantisipasi persaingan usaha dan model bisnis baru ke arah digital dengan menciptakan kualitas karyawan yang kompeten, berdaya saing, serta memiliki *skill digital*.

Bank Ina realizes that human resources (HR) is an important factor in achieving business targets and the success of the Bank's Vision and Mission. On this basis, HR development is one of the main focuses of the Bank to anticipate business competition and new business models towards digital by creating quality employees who are competent, competitive, and having digital skill.

Jumlah dan Komposisi SDM

Jumlah SDM Bank Ina senantiasa disesuaikan dengan perkembangan bisnis terkini, namun tetap mempertimbangkan rencana bisnis jangka pendek, menengah, dan panjang. Adapun jumlah SDM Bank Ina secara komparatif dalam 5 tahun terakhir, diungkapkan sebagai berikut.

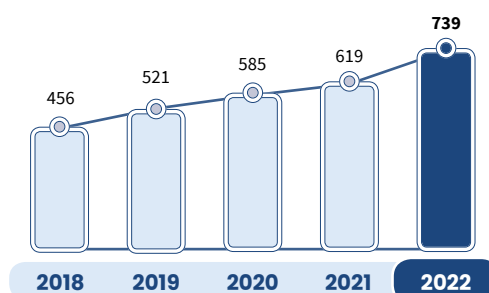
HR Number and Composition

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

Jumlah SDM Bank Ina Tahun 2018-2022

Total HR of Bank Ina 2018-2022

(orang / people)



Selain itu, Bank Ina senantiasa memperhatikan proporsi komposisi karyawan sebagai komitmen dalam penerapan prinsip keberagaman dan kesetaraan gender. Komposisi karyawan Bank Ina dalam 3 tahun terakhir, diungkapkan sebagai berikut.

In addition, Bank Ina always pays attention to the proportion of employee composition as a commitment to implementing the principles of diversity and gender equality. The composition of Bank Ina's employees in the last 3 years, is disclosed as follows.

Komposisi Karyawan berdasarkan Jenjang Pendidikan

Composition of Employees based on Education Level

Jenjang Pendidikan	2022			2021			2020			Educational level
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	
S3	2	-	2	2	1	3	1	1	2	Doctorate
S2	29	22	51	20	17	37	15	13	28	Master
S1	238	148	386	193	127	320	167	114	281	Bachelor
D3-D4	37	19	56	25	16	41	26	19	45	Diploma 3-Diploma 4
D1	2	2	4	1	1	2	1	1	2	Diploma 1
< SLTA	200	40	240	180	36	216	200	27	227	< < High Scholl
Total	508	231	739	421	198	619	410	175	585	Total

Komposisi Karyawan berdasarkan Rentang Usia

Composition of Employees based on Age Range

Rentang Usia	2022			2021			2020			Age Range
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	
20-24	35	33	68	30	26	56	39	24	63	20-24
25-29	115	73	188	98	56	154	104	55	159	25-29
30-34	104	31	135	85	31	116	77	31	108	30-34
35-39	82	31	113	68	27	95	64	20	84	35-39
40-44	59	19	78	46	19	65	44	13	57	40-44
45-49	48	18	66	39	16	55	33	10	43	45-49
50-54	39	11	50	33	10	43	32	11	43	50-54
>55	26	15	41	22	13	35	17	11	28	>55
Total	508	231	739	421	198	619	410	175	585	Total

Komposisi Karyawan berdasarkan Tingkatan Jabatan

Composition of Employees based on Position Levels

Tingkatan Jabatan	2022			2021			2020			Position Level
	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	3	1	4	Board of Directors
Assistant Vice President - Senior Vice President	29	14	43	22	13	35	14	11	25	Assistant Vice President - Senior Vice President
Manager - Senior Manager	46	20	66	36	15	51	27	14	41	Manager - Senior Manager
Assistant Manager	41	23	64	35	25	60	28	15	43	Assistant Manager
Officer - Senior Officer	77	69	146	47	45	92	35	28	63	Officer - Senior Officer
Administration - Senior Administration	160	103	263	144	98	242	142	105	247	Administration - Senior Administration
Supporting (Termasuk Alih Daya)	149	-	149	131	-	131	159	-	159	Supporting (Including Outsourcing)
Total	508	231	739	421	198	619	410	175	585	Total

Komposisi Karyawan berdasarkan Status Kepegawaian

Composition of Employees based on Employment Status

Status Kepegawaian	2022			2021			2020			Employment Status
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	
Tetap	209	131	340	182	103	285	184	112	296	Permanent
Tidak Tetap	158	100	258	116	95	211	76	63	139	Non-Permanent
Outsourcing	141	-	141	123	-	123	150	-	150	Outsourcing
Total	508	231	739	421	198	619	410	175	585	Total

Komposisi Karyawan berdasarkan Masa Kerja

Composition of Employees based on Years of Service

Masa Kerja	2022			2021			2020			Years of Service
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	
> 20	12	5	17	11	5	16	10	6	16	> 20
15-20	10	9	19	12	8	20	12	7	19	15-20
10-15	21	19	40	20	14	34	26	13	39	10-15
5-10	40	32	72	42	30	72	49	34	83	5-10
0-5	425	166	591	336	141	477	313	115	428	0-5
Total	508	231	739	421	198	619	410	175	585	Total

Tingkat Perputaran Karyawan

Employee Turnover Rate

Uraian	2022	2021	2020	Description
Karyawan Akhir Tahun	739	619	585	End of Year Employee
Karyawan yang Keluar	101	96	62	Employees Leaving
Mengundurkan Diri	82	69	56	Resign
Pensiun	1	4	2	Pension
Putus Hubungan Kerja	1	2	1	Layoff
Lain-Lain	17	21	2	Others
Tingkat Perputaran Karyawan (%)	14,87	15,95	11,21	Employee Turnover Rate (%)

Tata Kelola SDM

SDM Bank Ina dikelola oleh Divisi *Human Capital* (HC), di bawah kepemimpinan Liza L Widyasari, yang bertanggung jawab langsung kepada Direktur Utama. Dalam pelaksanaan tugasnya, Divisi HC bekerja sama dengan divisi/unit kerja lain untuk saling memberikan dukungan satu sama lain guna memastikan kegiatan operasional dan layanan SDM terhadap semua pihak yang berkepentingan dapat berjalan lancar, tepat, dan akurat. Pada tahun 2022, Divisi HC telah menyusun strategi pengelolaan dan pengembangan SDM yang berfokus pada peningkatan kualitas karyawan melalui berbagai program pengembangan kompetensi yang dilakukan secara berkesinambungan dengan frekuensi dan materi yang sejalan dengan strategi bisnis Bank.

Roadmap Perencanaan Tenaga Kerja

Bank Ina menyusun *roadmap* perencanaan tenaga kerja setiap tahun buku yang disesuaikan dengan kebutuhan SDM di masing-masing divisi/unit kerja. Kebutuhan SDM tersebut kemudian diidentifikasi, mulai dari kualifikasi calon SDM, metode dan proses rekrutmen, serta penetapan program pelatihan SDM, baik di bidang *soft-skill* ataupun *technical-skill*. Pemenuhan kebutuhan SDM juga disesuaikan dengan produk baru yang akan diluncurkan serta berbagai kebijakan yang ditentukan oleh regulator.

Di sisi lain, Bank Ina selalu memperhatikan perkembangan bisnis terkini yang berhubungan dengan kompetensi SDM, terutama dalam proses digitalisasi. Oleh karena itu, Bank senantiasa melakukan

HR Governance

Bank Ina's HR is managed by the Human Capital (HC) Division, under the leadership of Liza L Widyasari, who is directly responsible to the President Director. In carrying out its duties, the HC Division works closely with other divisions/work units to provide mutual support to one another in order to ensure that operational activities and HR services for all interested parties can run smoothly, precisely, and accurately. In 2022, the HC Division developed an HR management and development strategy that focuses on improving the quality of employees through various competency development programs that are carried out on an ongoing basis with the frequency and material in line with the Bank's business strategy.

Manpower Planning Roadmap

Bank Ina arranges a manpower planning roadmap every financial year adjusted to human resources needs in each division/work unit. The HR needs are then identified, starting from 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. Fulfillment of HR needs is also adjusted to new products to be launched as well as various policies determined by regulators.

On the other hand, Bank Ina always pays attention to the latest business developments related to HR competencies, especially in the digitalization process. Therefore, the Bank always conducts human

pembinaan SDM yang diarahkan pada kebutuhan kapabilitas digital dan pemenuhannya, serta senantiasa melakukan evaluasi terhadap kinerja SDM yang ada saat ini dengan kebutuhan di masa depan agar mampu menyelaraskan perkembangan bisnis yang semakin dinamis dengan memiliki SDM yang andal, kompetitif, dan unggul.

Program Rekrutmen

Berdasarkan data bulan Desember 2022, Bank Ina telah merekrut 203 karyawan. Proses rekrutmen dilakukan dengan pemanfaatan media sosial, layanan situs karier, serta menyediakan saluran khusus untuk program lowongan kerja, sehingga calon karyawan yang memenuhi syarat dan mempunyai potensi sesuai dengan kebutuhan Bank dapat mengikuti program rekrutmen tersebut. Selain itu, Divisi HC senantiasa mengupayakan mekanisme rekrutmen yang lebih strategis dan efektif guna mendukung rencana pengembangan bisnis Bank ke depan, serta tetap menerapkan prinsip *Know Your Employee (KYE)*.

Pengembangan Kualitas SDM

Pengembangan kualitas SDM menjadi salah satu fokus Bank untuk membangun SDM yang kompeten dan unggul dalam persaingan bisnis bank yang semakin ketat, serta membantu mempertahankan kinerja positif Bank di setiap periodenya. Terkait hal tersebut, Bank Ina telah menyusun program pengembangan SDM mulai dari yang bersifat *mandatory* berupa pelatihan *technical*, yang terdiri dari:

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 bersifat *mandatory* diikuti oleh seluruh karyawan secara bertahap, termasuk Dewan Komisaris, Direksi, Pejabat Bank pada unit kerja, serta jabatan tertentu. Selain pelatihan *mandatory*, Bank juga menyelenggarakan pelatihan *soft skill*.

Informasi terkait pelatihan yang diikuti oleh karyawan Bank, baik pelatihan *mandatory* ataupun *soft skill*, diungkapkan sebagai berikut.

resource development that is directed at digital capabilities' needs and their fulfillment, and constantly evaluates the performance of existing human resources with future needs so that they are able to align the increasingly dynamic business developments by having reliable, competitive, and superior human resources.

Recruitment Program

Based on December 2022 data, Bank Ina recruited 203 employees. The recruitment process is carried out by utilizing social media, career website services, and providing special channels for job vacancies programs, so that prospective employees who meet the requirements and have the potential according to the Bank's needs can join the recruitment program. In addition, the HC Division pursues more strategic and effective recruitment mechanism to support the Bank's business development plans going forward, and continues to apply the principles of Know Your Employee (KYE).

HR Quality Development

HR quality development is one of the Bank's focuses to build competent and superior human resources in the increasingly fierce competition in the bank's business, as well as to help maintain the Bank's positive performance in each period. Related to this, Bank Ina has developed HR development programs starting from those that are mandatory in the form of technical training, consisting of:

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 followed by all employees, including the Board of Commissioners, Board of Directors, Bank Officers in work units, and certain positions. Apart from the mandatory training, the Bank also organizes a soft-skill training.

Information related to trainings attended by Bank employees, both mandatory or soft-skill trainings are as follows.

Nama Program Program Name	2022		2021		2020	
	Jumlah Program Number of Programs	Jumlah Peserta Number of Participants	Jumlah Program Number of Programs	Jumlah Peserta Number of Participants	Jumlah Program Number of Programs	Jumlah Peserta Number of Participants
<i>Technical Skill</i> (operasional, kredit, manajemen risiko, <i>treasury</i> , legal, teknologi informasi, dan lainnya) Technical Skill (operational, credit, risk management, treasury, legal, information technology, and others)	134	3.471	112	2.680	97	2.846
<i>Soft Skill</i> (leadership, problem solving, dan personal development) Soft Skill (leadership, problem solving, and personal development)	29	267	13	137	5	105

Sementara itu, pelatihan karyawan berdasarkan tingkatan jabatan dan program pelatihan selama tahun 2022 ditunjukkan sebagai berikut.

Employee training based on position level and training program for 2022 is shown as follows.

Program Pelatihan Training Program	Pelatihan Training					
	BoM	M	O	A	Total	%
Technical Skill	48	53	76	88	265	68,83
Soft Skill	10	25	34	51	120	31,17
Total	58	78	110	139	385	100,00

Keterangan / Remark:

BoM : Board of Management

M : Manager

O : Officer

A : Administration

Salah satu program untuk menunjang proses bisnis khususnya kredit, Bank Ina memberikan pelatihan terencana dan termonitor untuk karyawan dalam departemen terkait, yaitu *Credit Analyst Development Program* (CADP). Peserta CADP adalah karyawan baru maupun karyawan yang telah bekerja di Bank Ina. Sampai dengan akhir tahun 2022, CADP telah menghasilkan 27 lulusan yang telah dibekali dengan pengetahuan dan keterampilan dalam proses kredit dan telah ditempatkan di berbagai cabang Bank Ina. Program pelatihan ini akan dikembangkan lagi untuk proses-proses bisnis lainnya di masa depan.

As one of the programs to support business process, especially loans, Bank Ina provides planned and monitored training programs for employees in related departments, such as Credit Analyst Development Program (CADP). CADP participants are new employees or employees who work at Bank Ina. As of the end of 2022, CADP has produced 27 graduates, who have been equipped with knowledge and skills in the credit process and have been placed in various branch offices of Bank Ina. These training programs will be further developed for other business processes in the future.

Investasi Pengembangan SDM

Biaya investasi pengembangan SDM Bank Ina dalam 3 tahun terakhir, diungkapkan pada tabel berikut.

HR Development Investment

Bank Ina's HR development investment costs in the last 3 years, are disclosed in the following table.

2022	2021	2020
Rp3.811.109.696,-	Rp586.866.108,-	Rp817.032.583,-

Investasi pengembangan SDM dialokasikan untuk berbagai program pelatihan secara daring dan tatap muka, baik yang diselenggarakan secara internal ataupun bekerja sama dengan pihak eksternal Bank. Kegiatan tersebut berjalan dengan baik dan efektif dan mampu menjaring peserta pelatihan dari berbagai bidang di Bank, seperti operasional, pemasaran dan kredit, *treasury*, teknologi informasi, manajemen risiko, akuntansi, dan bidang lainnya.

HR development investment is allocated for various online and face-to-face training programs, both held internally or in collaboration with external parties of the Bank. These activities went well and effectively and were able to attract training participants from various fields in the Bank, such as operations, marketing and credit, treasury, information technology, risk management, accounting, and other fields.

Jenis Program Type of Programs	2022		2021		2020	
	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	58	2.849	37	2.663	57	2.871
External Program	105	889	88	154	45	80

Penilaian Kinerja

Dalam rangka mendorong peningkatan kinerja karyawan, Bank Ina melakukan penilaian kinerja setiap tahun buku berdasarkan prinsip objektivitas dan keadilan, serta *key performance indicator* (KPI) yang

Performance Assessment

In order to encourage employee performance improvement, Bank Ina conducts performance appraisals every financial year based on the principles of objectivity and fairness, as well as key performance

diselenggarakan di masing-masing divisi/unit kerja oleh pimpinan langsung. Penilaian tersebut juga dilakukan mengacu pada kriteria kompetensi, performa, dan perilaku karyawan. Selanjutnya, hasil penilaian yang telah dilakukan pada masing-masing divisi/unit kerja akan disampaikan kepada Divisi HC untuk dilakukan penilaian akhir. Proses penilaian ini menjadi tolok ukur bagi Bank dalam memberikan promosi jabatan, perubahan status kepegawaian, pemberian hadiah ataupun sanksi, serta penetapan remunerasi. Bank Ina menjamin seluruh penilaian kinerja karyawan dilakukan sesuai dengan ketentuan yang berlaku, objektif, dan transparan.

Rencana Pengembangan SDM 2023

Bank Ina senantiasa mengikuti perkembangan bisnis yang semakin dinamis, terutama terkait transformasi digital di era pasca pandemi Covid-19. Oleh karena itu, Bank menyusun rencana pengembangan SDM untuk mengharmonisasikan tuntutan bisnis dengan prioritas pengembangan SDM, sehingga dapat meningkatkan kompetensi karyawan secara terfokus dan terencana. Hal ini juga dianggap dapat memberikan kontribusi yang lebih baik terhadap Bank serta dapat meningkatkan jenjang karier karyawan.

Langkah-langkah strategis yang akan dilakukan Bank dalam rencana pengembangan SDM di tahun 2023, antara lain:

1. Mengembangkan keterampilan digital secara sistematis dan berkelanjutan agar SDM memiliki daya saing global;
2. Meningkatkan kualitas SDM melalui pengembangan keterampilan sehingga mendukung proses keuangan berkelanjutan;
3. Memberikan pelatihan yang diarahkan pada aspek kompetensi, baik *technical skills* maupun *soft skills*, dengan menitikberatkan pada pelatihan di bidang perkreditan, operational dan *digital-savvy*;
4. Menerapkan kebijakan *reward* dan *punishment* yang konsisten dan adil kepada seluruh pekerja dalam rangka mendorong peningkatan kinerja SDM yang ada;
5. Memperkuat budaya perusahaan (*corporate culture*) Bank guna memastikan program SDM sudah sesuai dan mampu mendukung rencana dan strategi bisnis Bank secara menyeluruh;
6. Memberdayakan dan mengoptimalkan SDM yang ada dengan memberikan kesempatan bagi karyawan untuk mengembangkan karier seluas-luasnya di perusahaan;
7. Mengembangkan program promosi bagi karyawan yang berprestasi, sebagai bagian dari pengembangan karier karyawan;
8. Mengembangkan program manajemen talenta dan *career path*;
9. Menerapkan program mutasi dan atau rotasi sesuai kebutuhan Bank;
10. Pelaksanaan/implementasi *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; serta
11. Menerapkan mekanisme rekrutmen yang lebih strategis guna mendukung rencana pengembangan bisnis Bank ke depan.

indicator (KPI) held in each division/work unit by the direct leadership. The assessment is also carried out referring to the criteria of employee competence, performance, and behavior. Furthermore, the results of assessment carried out in each division/work unit will be submitted to the HC Division for a final assessment. This assessment process becomes a benchmark for the Bank in providing promotion, changes in employment status, awarding prizes or sanctions, and determining remuneration. Bank Ina guarantees that all employee performance appraisals are carried out in an objective and transparent manner, in accordance with applicable regulations.

HR Development Plan 2023

Bank Ina always follows the increasingly dynamic business developments, especially related to digital transformation in the post-Covid-19 pandemic era. Therefore, the Bank prepares an HR development plan to harmonize business demands with HR development priorities, so as to increase employee competency in a focused and planned manner. This is also considered to be able to make a better contribution to the Bank and can improve employee career paths.

The strategic steps that will be carried out by the Bank in its HR development plan in 2023 include:

1. Developing digital skills in a systematic and sustainable manner so that human resources have global competitiveness;
2. Improving the quality of human resources through skills development so as to support the sustainable finance process;
3. Providing training directed at aspects of competency, either technical skills or soft skills, with an emphasis on training in credit, operational, and digital-savvy;
4. Implementing reward and punishment policy consistently and fairly to all workers in order to encourage performance improvement of existing human resources;
5. Strengthening corporate culture of the Bank to ensure that the HR program is appropriate and able to support the Bank's overall business plan and strategy;
6. Empowering and optimizing existing human resources by providing opportunities for employees to develop the widest possible career in the company;
7. Developing promotion programs for outstanding employees, as part of employee career development;
8. Developing talent management program and career path;
9. Implementing a transfer and/or rotation program according to the Bank's needs;
10. Implementing good corporate governance (GCG) to ensure the Bank's compliance with applicable labor regulations and HR functions, while also making adjustments to the organizational structure according to the Bank's needs; and
11. Implementing a more strategic recruitment mechanism to support the Bank's business development plans going forward.

Teknologi Informasi

Information Technology

Pesatnya perkembangan teknologi informasi (TI) di industri perbankan dan pergeseran pola transaksi masyarakat pasca pandemi Covid-19 mendorong tren perbankan digital semakin meningkat. Menyikapi hal tersebut, Bank Ina beradaptasi terhadap perubahan model bisnis perbankan tersebut melalui berbagai strategi dan inisiatif yang disusun oleh Divisi *Digital Technology*. Strategi dan inisiatif tersebut senantiasa disesuaikan dengan kerangka kebijakan ataupun strategi pengembangan operasional, dengan tetap mengutamakan keamanan dan kerahasiaan data nasabah.

Selain diarahkan pada pengembangan produk *digital banking*, penggunaan TI dalam pelaksanaan operasional Bank juga difokuskan pada implementasi sebagai Bank Devisa. Bank Ina mulai menyusun aplikasi pendukung transaksi Bank Devisa, seperti sistem *OBS Settlement and Trading System (OSTS)* dan *Branch Dealing System (BDS)*.

Tata Kelola TI

Bank Ina telah menyusun tata kelola TI yang sistematis dan terarah dengan tujuan untuk mengoptimalkan penerapan teknologi informasi Bank dan mengelola risiko TI secara efektif. Tata kelola TI Bank Ina disusun dalam kebijakan dan standar operasional prosedur (SOP), merujuk pada Peraturan Otoritas Jasa Keuangan yang disesuaikan dengan karakter dan strategi bisnis Bank.

Penerapan tata kelola TI senantiasa disesuaikan dengan perkembangan digitalisasi bisnis saat ini dan terus dilakukan evaluasi untuk meningkatkannya. Divisi *Digital Technology* juga selalu melakukan evaluasi terkait tata kelola TI, berkaitan dengan 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*.

The rapid development of information technology (IT) in the banking industry and the shift in patterns of public transactions post-Covid-19 pandemic has driven the trend of digital banking to increase. In response to this, Bank Ina adapted to changes in the banking business model through various strategies and initiatives prepared by the Digital Technology Division. These strategies and initiatives are always adjusted to the policy framework or operational development strategy, while prioritizing the security and confidentiality of customer data.

Besides directed at digital banking product development, the use of IT in the Bank's operations is also focused on implementation as a Foreign Exchange Bank. Bank Ina has started to develop applications to support Foreign Exchange Bank transactions, such as OBS Settlement and Trading System (OSTS) and Branch Dealing System (BDS).

IT Governance

Bank Ina has developed a systematic and directed IT governance with the aim of optimizing the application of the Bank's information technology and managing IT risks effectively. Bank Ina's IT governance is structured in policies and standard operating procedures (SOP), referring to the Financial Services Authority Regulations which are adapted to the Bank's character and business strategy.

The implementation of IT governance is always adjusted to the current developments in business digitalization and evaluation is continuously carried out to improve its application. Digital Technology Division also evaluates 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. 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.

Selain itu, proses tata kelola TI Bank Ina juga merujuk pada berbagai peraturan dan praktik terbaik dalam memitigasi setiap risiko dan ancaman akibat perkembangan teknologi. Bank Ina juga telah membentuk Komite Pengarah Teknologi Informasi yang senantiasa memastikan semua risiko utama dan ancaman akibat perkembangan teknologi diidentifikasi, dikelola, dan dilaporkan, serta mendapatkan arahan dari Direksi. Melalui Komite Pengarah Teknologi, Direksi dapat memastikan bahwa seluruh aktivitas TI dilakukan secara proaktif, khususnya dalam menghadapi gangguan (*disruption*), keamanan dunia maya (*cyber security*), dan pemulihan bencana (*disaster recovery*).

Divisi Digital Technology

Divisi *Digital Technology* merupakan pihak yang bertanggung jawab atas pengelolaan dan pengembangan TI di Bank Ina. Dalam pelaksanaan tugas dan tanggung jawabnya, divisi ini bertanggung jawab langsung kepada Direktur *Digital Banking* dan di bawah pengawasan Komite Pengarah Teknologi Informasi untuk memastikan proses pengembangan dan pemeliharaan sistem TI yang berkualitas, berkesinambungan, aman, dan andal untuk mendorong terciptanya aktivitas bisnis yang saling terintegrasi.

Selain itu, Divisi *Digital Technology* juga dibantu oleh 4 unit kerja dengan fungsi sebagai berikut.

1. **IT Corebanking System**, unit kerja pengelola *system corebanking* (T24).
2. **Electronic Channels**, unit kerja pengelola pengembangan *electronic channel* (*virtual account, internet banking, mobile banking, electronic data capture* (EDC), ATM, dan *internet banking business*).
3. **IT Network & Support**, unit kerja pengelola infrastruktur & jaringan komunikasi, serta *trouble shooting*.
4. **Digital System**, unit kerja pengelola dan pengembangan digital *banking system*.

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.

Furthermore, Bank Ina's IT governance process also refers to various regulations and best practices in mitigating any risks and threats resulting from technological developments. Bank Ina has also established an Information Technology Steering Committee, which always ensures that all major risks and threats due to technological developments are identified, managed, and reported, as well as receiving direction from the Board of Directors. Through the Information Technology Steering Committee, the Board of Directors can ensure that all IT activities are carried out proactively, especially in dealing with disruptions, cybersecurity, and disaster recovery.

Digital Technology Division

Digital Technology Division is the party responsible for IT management and development at Bank Ina. In carrying out its duties and responsibilities, this division is directly responsible to the Director of Digital Banking and under the supervision of the Information Technology Steering Committee to ensure the process of developing and maintaining quality, sustainable, safe, and reliable IT systems to encourage the creation of mutually integrated business activities.

Additionally, Digital Technology Division is assisted by 4 work units with the following functions.

1. **IT Corebanking System**, core banking system management work unit (T24).
2. **Electronic Channels**, electronic channel development management unit (*virtual account, internet banking, mobile banking, electronic data capture* (EDC), ATM, and *internet banking business*).
3. **IT Network & Support**, the work unit managing infrastructure & communication networks, as well as *trouble shooting*.
4. **Digital System**, digital banking system management and development work unit.

Sementara itu, Divisi *Digital Technology* menjalankan tugas dan tanggung jawab sebagai berikut.

1. Memastikan sistem dan perangkat yang digunakan PT Bank Ina Perdana Tbk dapat beroperasi dengan baik.
2. Melakukan pengembangan sistem dan peningkatan perangkat sesuai dengan perkembangan PT Bank Ina Perdana Tbk.
3. Memaksimalkan TI sebagai alat ungkit untuk membantu mendorong perkembangan bisnis.

Pencapaian TI di Tahun 2022

Bank Ina telah melakukan pemutakhiran teknologi informasi yang disesuaikan dengan perkembangan bisnis terkini, di antaranya:

1. Melakukan pembenahan infrastruktur TI untuk dapat menyiapkan *core* bisnis yang berbasis *digital banking*;
2. Mengembangkan BI-FAST pada *Channel Internet Banking*, *Internet Banking*, *Internet Banking Business*, serta *Teller*;
3. Meningkatkan kualitas jaringan komunikasi termasuk ketersediaan *bandwidth* serta ketersediaan *hardware* yang memadai maka diharapkan mampu mendukung kegiatan operasional dengan frekuensi dan volume transaksi yang terjadi saat ini dan tingkat gangguan operasional dari faktor teknologi informasi dapat diminimalkan. Teknologi *hardware* dan *software* telah disesuaikan dengan penggunaan *core banking system* T24 serta sistem aplikasi pendukung lainnya sehingga risiko akibat keusangan (*obsolescence*) teknologi yang dipakai dapat diminimalkan;
4. Mengembangkan fitur *Quick Response Indonesian Standard* (QRIS) pada *merchant* Bank Ina;
5. Menjalin kerja sama dengan Dinas Kependudukan dan Pencatatan Sipil (Dukcapil) untuk dapat memanfaatkan data calon nasabah yang tersimpan dalam KTP elektronik;
6. Pengembangan fitur transfer melalui SKN RTGS, transfer ke *virtual account*, *deposito online*, serta pembayaran kartu kredit melalui *channel internet banking* dan *mobile banking*;
7. Pengembangan fitur transfer melalui SKN RTGS dan *deposito online* melalui *channel internet banking business*; serta
8. Fitur *cash recycle machine* (CRM) yang dapat mengakomodasi setor dan tarik tunai oleh nasabah.

Pengembangan Kompetensi Personil TI

Bank Ina menyadari kebutuhan TI semakin kompleks sebagai komponen pendukung bisnis. Oleh karena itu, Bank terus berupaya mengoptimalkan penerapan TI yang terintegrasi dengan memfasilitasi personil Divisi *Digital Technology* dalam berbagai kegiatan pengembangan kompetensi. Kegiatan tersebut dilakukan secara komprehensif dalam bentuk pelatihan dan pendidikan, seminar, ataupun *workshop* yang berfokus pada pengembangan keahlian manajerial dan teknis.

The Digital Technology Division carries out the following duties and responsibilities.

1. Ensuring that the systems and devices used by PT Bank Ina Perdana Tbk can operate properly.
2. Carrying out system development and device improvement in accordance with the development of PT Bank Ina Perdana Tbk.
3. Maximizing IT as a leverage tool to help drive business growth.

IT Achievements in 2022

Bank Ina has updated its information technology in accordance with the latest business developments, among others:

1. Performing IT infrastructure improvements to be able to prepare core business based on digital banking;
2. Developing BI-FAST on Channel Internet Banking, Internet Banking, Internet Banking Business, and Teller;
3. Improving the quality of communication networks including bandwidth availability and adequate hardware availability, that is expected to be able to support operational activities with the frequency and that volume of transactions occurring at this time and the level of operational disruption from information technology factors can be minimized. The hardware and software technology have been adapted to use T24 core banking system and other supporting application systems so that the risk due to obsolescence of the technology used can be minimized;
4. Developing the Quick Response Indonesian Standard (QRIS) feature at Bank Ina merchants;
5. Collaborating with the Population and Civil Registration Office (Dukcapil) to utilize prospective customer data stored in electronic National Resident IDs;
6. Developing transfer features through SKN RTGS, transfers to virtual accounts, online deposits, and credit card payments through internet banking and mobile banking channels;
7. Developing transfer features through SKN RTGS and online deposits through the internet banking business channel; and
8. Cash recycle machine (CRM) feature that can accommodate cash deposits and withdrawals by customers.

IT Personnel Competency Development

Bank Ina realizes that IT needs are increasingly complex as a business support component. Therefore, the Bank continues to optimize the implementation of integrated IT by facilitating Digital Technology Division personnel in various competency development activities. These activities are carried out comprehensively in the form of training and education, seminars, or workshops that focus on developing managerial and technical skills.

Pelaksanaan program pendidikan dan pelatihan personil TI selama tahun 2022, baik yang diselenggarakan secara internal ataupun pihak eksternal Bank, diungkapkan sebagai berikut.

The education and training programs for IT personnel in 2022, held internally or externally by the Bank, are as follows.

Topik Pengembangan Kompetensi Competency Development Topics	Penyelenggara Organizer	Lokasi dan Periode Pelaksanaan Location and Implementation Period	Jumlah Peserta Number of participants
<i>Sharing Knowledge Update Product & Future Eset Antivirus</i>	Eset Prosperita	Marquee Office, Menara Cyber 2 17-18 November 2022	8
<i>Harmonious Workspace Technology</i>	KAY Reach System	CGV Grand Indonesia, Mall Grand Indonesia, West Mall 7 December 2022	2
<i>Swift Community Update - SWIFT GO</i>	SWIFT Indonesia	Grand Hyatt, Jakarta 23 November 2022	2
<i>Data Leakage: How You Could Lose All Your Customer's Data</i>	Protergo Cyber Security	JW Marriott, Jakarta 7 December 2022	2

Investasi TI Tahun 2022

Bank Ina menyediakan dana untuk mengelola dan mengembangkan TI sesuai dengan Rencana Penyelenggaraan Teknologi Informasi (RPTI) Bank tahun 2022, yaitu *capex* sebesar Rp8.314.511.980,- dan *opex* sebesar Rp13.710.494.737,-. Seluruh dana yang dikeluarkan tersebut untuk mendukung terciptanya ekosistem digital yang baik, efektif, dan terintegrasi, sehingga mendorong terciptanya kesinambungan aktivitas bisnis dan operasional.

IT Investments of 2022

Bank Ina provides funds to manage and develop IT in accordance with the Bank's 2022 Information Technology Implementation Plan (RPTI), which is *capex* amounting to Rp8,314,511,980 and *opex* amounting to Rp13,710,494,737. All of the funds spent are to support the creation of a good, effective, and integrated digital ecosystem, and thus, encouraging business continuity and operational activities.

Rencana Pengembangan TI Tahun 2023

RPTI 2023 ditujukan untuk mendukung pelaksanaan dan pengembangan strategi Bank Ina untuk menjadi Bank *Hybrid*, di mana bisnis *digital banking* akan menjadi sumber perkembangan bisnis baru untuk memperluas peluang di sektor usaha mikro kecil dan menengah (UMKM). Adapun RPTI 2023 terbagi dalam 3 kategori sebagai berikut.

1. RPTI untuk Mendukung Bisnis *Digital Banking*

- Laku Pandai;
- Aplikasi BINA Phase 1 (Layanan Perbankan Digital);
- Pinjaman Digital untuk UMKM;
- Digital Loan Channeling*;
- Open API Banking*;
- Setor dan tarik tunai para *merchant*, seperti jaringan Indomaret dengan menggunakan aplikasi INA Mobile dan BINA;
- Layanan penarikan tanpa kartu melalui jaringan ATM Bersama/Prima menggunakan INA Mobile dan BINA;
- Direct Debit Online*;
- QRIS as Issuer (*customer presented mode/CPM, Transfer Cash In Cash Out/TCICO, dan Cross Border*);
- BI-Fast Phase 2; serta
- Aplikasi BINA Phase 2 (Layanan Perbankan Digital).

IT Development Plan for 2023

RPTI 2023 is aimed at supporting the implementation and development of Bank Ina's strategy to become a Hybrid Bank, where the digital banking business will be a source of new business development to expand opportunities in the micro, small, and medium enterprises (MSMEs) sector. The RPTI 2023 is divided into 3 categories as follows.

1. RPTI to Support Digital Banking Business

- Laku Pandai* (Branchless Banking);
- BINA Phase 1 Application (Digital Banking Services);
- Digital Lending for MSMEs;
- Digital Loan Channeling;
- Open API Banking;
- Deposit and cash withdrawals for merchants, such as Indomaret network using INA Mobile and BINA applications;
- Cardless withdrawal services through ATM Bersama/Prima network using INA Mobile and BINA;
- Direct Debit Online;
- QRIS as Issuer (*customer presented mode/CPM, Transfer Cash In Cash Out/TCICO, and Cross Border*);
- BI-Fast Phase 2; and
- BINA Phase 2 application (Digital Banking Services).



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

- a. Kerja sama *electronic data capture (EDC)* Debit GPN Bank Ina dengan *merchant aggregator*;
- b. *Internet Banking* Bisnis Versi 2.0;
- c. *Mobile Banking* (INA Mobile) Phase 3;
- d. Penambahan mitra untuk layanan *Bill Payment* dan *Prepaid Voucher* di aplikasi *Internet Banking* Bisnis dan *Internet Banking Mobile Banking*;
- e. *Wealth Management System* untuk penjualan produk *Bancassurance* dan *Retail*;
- f. Bank Kustodian;
- g. Kartu ATM Bank INA (GPN) menjadi *member* Network NETS dan MEPS;
- h. Fitur tabungan valas, deposito valas dan transfer *multi-currency* di layanan *Internet Banking* Bisnis dan *Internet Banking Mobile Banking* Individu
- i. Pengembangan Rekening Dana Nasabah (RDN) untuk kerja sama dengan perusahaan broker saham (securities);
- j. *Loan Origination System*; serta
- k. Pengembangan Fitur Bank Persepsi (Modul Penerimaan Negara) di *channel Teller, Internet Banking* Bisnis, dan *Internet Banking Mobile Banking*.

3. RPTI untuk Mendukung Perbaikan Infrastruktur Bank

- a. *Digital Security Operation Centre*, berfungsi untuk memantau dan memonitoring *network, cyber security*, dan *vulnerability* terkait infrastruktur dan sistem Digital Banking (Layanan Perbankan Digital);
- b. Peremajaan komputer, *printer*, dan *scanner*, Peremajaan untuk *device (personal computer/PC* atau laptop) yang ada di cabang;
- c. Peremajaan perangkat jaringan dan implementasi *software defined wide area network (SD-WAN)* atau *IP security (IPSEC)*;
- d. Peremajaan perangkat keamanan dan Implementasi *privileged access management (PAM)*; dan
- e. Penambahan *Rack Server, Colocation Rack*, dan *New Cluster VM (Production and Development)*.

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

- a. Cooperation of electronic data capture (EDC) of Bank Ina's GPN Debit with merchant aggregator;
- b. Internet Banking Business Version 2.0;
- c. Mobile Banking (INA Mobile) Phase 3;
- d. Partner additions for Bill Payment and Prepaid Voucher services in Internet Banking Business and Internet Banking Mobile Banking applications;
- e. Wealth Management System for product sales of Bancassurance and Retail;
- f. Custodian Bank;
- g. Bank INA's ATM Card (GPN) to become a member of the NETS and MEPS Networks;
- h. Features of foreign currency savings, foreign currency time deposits, and multi-currency transfers at Internet Banking Business and Internet Banking Mobile Banking Individuals service;
- i. Development of Customer Fund Accounts (RDN) for cooperation with stock broker companies (securities);
- j. Loan Origination System; and
- k. Development of Perception Bank Features (State Revenue Module) in channels of Teller, Internet Banking Business, and Internet Banking Mobile Banking.

3. RPTI to Support Bank Infrastructure Improvement

- a. Digital Security Operation Centre, serves to monitor the network, cyber security, and vulnerability related to Digital Banking infrastructure and systems (Digital Banking Services);
- b. Renewals of computer, printer, and scanner, renewals for devices (personal computer/PC or laptop) in the branch offices;
- c. Renewals of network devices and implementation of software defined wide area network (SD-WAN) or IP Security (IPSEC);
- d. Renewals of security devices and implementation of privileged access management (PAM); and
- e. Addition of Rack Server, Colocation Rack, and New Cluster VM (Production and Development).



06

TATA KELOLA PERUSAHAAN

Corporate Governance





Komitmen dan Tujuan Penerapan *Good Corporate Governance (GCG)*

Commitment to and Purpose of Good Corporate Governance (GCG) Implementation

PT Bank Ina Perdana Tbk (Bank Ina) menyadari bahwa pertumbuhan bisnis yang baik tidak hanya didasari oleh perhitungan keuntungan saja, namun didukung dengan penerapan tata kelola perusahaan yang baik (*good corporate governance/GCG*). Maka dari itu, Bank Ina berkomitmen untuk menerapkan GCG secara komprehensif dan berkesinambungan sebagai dasar proses dan mekanisme pengelolaan Bank. Bank juga memosisikan GCG sebagai fondasi utama dalam menjalankan bisnis sehingga Bank senantiasa berhati-hati dalam menjalankan kegiatan usaha serta konsisten dalam mematuhi peraturan perundang-undangan, khususnya di bidang perbankan. Selain itu, penyempurnaan dalam penerapan GCG senantiasa dilakukan dari tahun ke tahun melalui penerapan prinsip-prinsip GCG di seluruh level organisasi serta penilaian penerapan GCG dengan metode *self-assessment*.

Sementara itu, penerapan GCG di Bank Ina bertujuan untuk:

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.

PT Bank Ina Perdana Tbk (Bank Ina) realizes that good business growth is not only based on profit calculations, but is supported by the implementation of good corporate governance (GCG). Therefore, Bank Ina is committed to implementing GCG comprehensively and continuously as the basis for the process and mechanism for managing the Bank. The Bank also positions GCG as the main foundation in conducting business, and thus, is always careful in carrying out business activities and consistent in complying with laws and regulations, especially in the banking sector. Furthermore, the GCG implementation is always improved from year to year by applying the GCG principles at all organizational levels and evaluating the GCG implementation using self-assessment method.

Meanwhile, Bank Ina's GCG implementation has the following purposes:

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

Bank Ina menerapkan GCG berdasarkan peraturan-peraturan 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. 55/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum.
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.

Bank Ina implements GCG based on 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 Services Authority Regulation No. 55/POJK.03/2016 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks.
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. 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.
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 Banks.

Penerapan Prinsip GCG

Implementation of GCG Principles

Aktivitas bisnis Bank Ina senantiasa didasari atas pemenuhan prinsip-prinsip GCG berikut.

Bank Ina's business activities are always based on the fulfillment of the following GCG principles.

Prinsip GCG GCG Principles	Penerapan di Bank Ina Implementation at Bank Ina
Transparansi Transparency	Bank mengungkapkan informasi secara tepat waktu, memadai, jelas, akurat, dan mudah diperbandingkan, serta mudah diakses oleh pemangku kepentingan sesuai dengan haknya. Prinsip keterbukaan oleh Bank tidak mengurangi kewajiban untuk memenuhi ketentuan rahasia Bank sesuai undang-undang yang berlaku. The Bank discloses information in a timely, adequate, clear, accurate, and easily comparable manner, as well as easily accessible to stakeholders according to their rights. The principle of transparency by the Bank does not reduce the obligation to comply with the Bank's secrecy provisions in accordance with applicable laws.
Akuntabilitas Accountability	Bank menetapkan tanggung jawab yang jelas dari masing-masing Organ Bank yang selaras dengan Visi, Misi, sasaran usaha dan strategi perusahaan, serta memastikan terdapatnya <i>check and balance</i> dalam pengelolaan Bank. The Bank establishes clear responsibilities of each Bank Organ, which are aligned with the Vision, Mission, business objectives and corporate strategy, and ensures that there are checks and balances in the management of the Bank.
Tanggung Jawab Responsibility	Sebagai wujud tanggung jawab Bank untuk menjaga kelangsungan usahanya, Bank harus berpegang pada prinsip kehati-hatian (<i>prudential banking practices</i>) dan menaati peraturan perundang-undangan yang berlaku. Bank harus bertindak sebagai <i>Good Corporate Citizen</i> (Warga Perusahaan yang baik), termasuk peduli terhadap lingkungan dan melaksanakan tanggung jawab sosial. As a manifestation of the Bank's responsibility to maintain its business continuity, the Bank must adhere to prudential banking practices and comply with applicable laws and regulations. The Bank must act as Good Corporate Citizen, including caring for the environment and carrying out social responsibility.
Independensi Independency	Bank menghindari terjadinya dominasi yang tidak wajar oleh pemangku kepentingan mana pun, dan tidak terpengaruh oleh kepentingan sepihak serta bebas dari benturan kepentingan (<i>conflict of interest</i>) dan setiap keputusan berdasarkan objektivitas dan terbebas dari tekanan pihak mana pun. The Bank avoids unfair domination by any stakeholder, is not influenced by unilateral interests, free from conflicts of interest, and every decision is based on objectivity that is free from pressure from any party.
Kewajaran dan Kesetaraan Fairness and Equality	Bank memperhatikan kepentingan seluruh pemangku kepentingan berdasarkan asas kesetaraan dan kewajaran (<i>equal treatment</i>) serta memberikan/menyampaikan pendapat bagi kepentingan Bank atau mempunyai akses terhadap informasi sesuai dengan prinsip keterbukaan. The Bank pays attention to the interests of all stakeholders based on the principle of equality and fairness (<i>equal treatment</i>) and provides/expresses opinions for the interests of the Bank or has access to information in accordance with the principle of transparency.

Peningkatan Kualitas Penerapan GCG

Improvement of GCG Implementation Quality

Peningkatan dan penyempurnaan penerapan GCG setiap tahunnya dilakukan pada seluruh aspek dan organ GCG. Selain untuk menjaga keseimbangan aktivitas bisnis dan memenuhi peraturan, peningkatan tersebut bertujuan untuk mendorong nilai tambah bagi pemangku kepentingan. Komitmen tersebut dibuktikan dengan disusunnya Pedoman Penerapan Tata Kelola No. COM/001/01/0319 tanggal 29 Maret 2019 yang merupakan penyempurnaan pedoman sebelumnya, yaitu Pedoman Pelaksanaan GCG No. COM/001/01/1215 tanggal 1 Desember 2015.

All GCG aspects and organs are improved and refined annually. Such improvement aims not only to maintain a balance of business activities and comply with regulations, but also to encourage added value for stakeholders. This commitment is proven by the prepared Guidelines for Implementation of Governance No. COM/001/01/0319 dated March 29, 2019, which is a refinement of the previous guidelines, GCG Implementation Guidelines No. COM/001/01/1215 dated December 1, 2015.

Penilaian Penerapan GCG

Assessment of GCG Implementation

Penilaian penerapan GCG senantiasa dilakukan oleh Bank Ina sebagai bukti komitmen dalam menjalankan aktivitas bisnis yang bertanggung jawab sekaligus untuk mengukur dan mengetahui kualitas penerapan GCG. Penilaian penerapan GCG dilakukan dengan metode penilaian sendiri (*self-assessment*) dengan melibatkan Dewan Komisaris, Direksi, Pejabat Eksekutif, serta seluruh divisi Bank.

Dasar Penilaian Penerapan GCG

Penilaian penerapan GCG Bank Ina dilaksanakan dengan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum. Penilaian tersebut dilaksanakan 2 kali dalam setahun untuk posisi bulan Juni dan Desember.

Kriteria Penilaian Penerapan GCG

Penilaian terhadap penerapan GCG Bank Ina dilakukan dengan berlandaskan pada 5 prinsip dasar GCG serta dikelompokkan dalam suatu *governance system* yang terdiri dari 3 aspek *governance*, yakni *governance structure*, *governance process*, dan *governance outcome*. Penilaian tersebut dilakukan terhadap 11 faktor penilaian berikut.

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.
11. Rencana strategis Bank.

Pihak Pelaksana Penilaian Penerapan GCG

Penilaian penerapan GCG di Bank Ina menjadi tanggung jawab Departemen Kepatuhan dan APU-PPT dengan melibatkan seluruh divisi/departemen/unit kerja terkait.

GCG implementation is always assessed by Bank Ina as proof of commitment to carry out business activities responsibly and measure and determine the GCG implementation quality. GCG implementation is assessed by using the self-assessment method, involving the Board of Commissioners, Board of Directors, Executive Officers, and all Bank divisions.

Basis for Assessment of GCG Implementation

Bank Ina's GCG implementation is assessed by referring to Financial Services Authority Regulation No. 55/POJK.03/2016 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks. The assessment is carried out 2 times a year for the positions in June and December.

Criteria for Assessment of GCG Implementation

Bank Ina's GCG implementation is assessed based on the 5 basic principles of GCG, grouped into a governance system consisting of 3 governance aspects, namely governance structure, governance process, and governance outcome. The assessment was carried out on the following 11 assessment factors.

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.
11. The Bank's strategic plan.

Assessor of GCG Implementation

Assessment of GCG implementation at Bank Ina is the responsibility of the Compliance Department and AML-CTF 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.

Dari hasil penilaian sendiri atas penerapan Tata Kelola PT Bank Ina Perdana Tbk ("Bank Ina"), disimpulkan bahwa penerapan tata kelola dinilai **Peringkat 2** atau "**Baik**", dengan pertimbangan bahwa penerapan prinsip-prinsip tata kelola secara umum telah dilaksanakan, sebagaimana dapat dilihat 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 setelah Rapat Umum Pemegang Saham (RUPS) Luar Biasa pada tanggal 3 September 2021 sebagai berikut.

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 Handojo	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 Independen Independent 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>
Daniel Budirahayu*)	Direktur Utama President Director	25 Juli 2018 July 25, 2018
Kiung Hui Ngo	Direktur Keuangan Director of Finance	27 November 2013 November 27, 2013
Yulius Purnama Junaedi	Direktur <i>Digital Banking</i> Director of Digital Banking	14 September 2021 September 14, 2021
Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance	14 September 2021 September 14, 2021
Budijanto Soedarpo**)	Direktur <i>Retail Banking</i> Director of Retail Banking	29 November 2021 November 29, 2021

*) Telah meninggal dunia pada tanggal 22 Maret 2023.

**) Mengundurkan diri berlaku efektif sejak tanggal 1 Januari 2023.

*) Passed away on March 22, 2023.

**) The resignation takes effect on January 1, 2023.

Based on the results of PT Bank Ina Perdana Tbk's ("Bank Ina") self-evaluation of the governance's implementation, it is determined that the implementation of governance obtained **Rating 2** or "**Good**", by taking into account that the implementation of governance principles in general has been implemented, as can be seen in the following.

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 management's composition after the Extraordinary General Meeting of Shareholders (GMS) on September 3, 2021, is as follows.

a. Dewan Komisaris

- 1) Semua anggota Dewan Komisaris telah lulus uji kemampuan dan kepatutan (*fit and proper test*).
- 2) 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; serta Tidak termasuk dalam daftar tidak lulus uji kemampuan dan kepatutan (*fit and proper test*).
- 3) 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.
- 4) Jumlah anggota Dewan Komisaris sebanyak 3 orang dipimpin oleh Komisaris Utama dan semua anggota Dewan Komisaris berdomisili di Indonesia.
- 5) 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 (PSP) atau hubungan dengan Bank, sehingga tidak memengaruhi kemampuannya untuk bertindak independen. Keberadaan Komisaris Independen ini dapat menciptakan *check and balance*, menghindari benturan kepentingan (*conflict of interest*) dalam pelaksanaan tugasnya, serta melindungi kepentingan *stakeholders*.

b. Direksi

- 1) Jumlah anggota Direksi sebanyak 5 orang dipimpin oleh Direktur Utama dan semua anggota Direksi berdomisili di Indonesia.
- 2) Direktur Utama serta anggota Direksi lainnya 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 telah memenuhi persyaratan dan telah lulus dalam uji kemampuan dan kepatutan (*fit and proper test*).
- 4) Semua anggota 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.

a. Board of Commissioners

- 1) All members of the Board of Commissioners have passed the fit and proper test.
- 2) 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.
- 3) 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.
- 4) 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.
- 5) 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 (PSP) 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 conflicts of interest in carrying out the duties, and protect the interests of stakeholders.

b. Board of Directors

- 1) There are 5 members of the Board of Directors led by the President Director and all members of the Board of Directors are domiciled in Indonesia.
- 2) The President Director and other members of the Board of Directors come from parties that are independent of the Controlling Shareholders, namely not having 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 relationship with the Bank, in order not to affect the ability to act independently.
- 3) All members of the Board of Directors have met the requirements and have passed the fit and proper test.
- 4) All members have competencies that include at least: Knowledge in the banking sector that is sufficient and relevant to their position; Experience and expertise in banking and/or finance; and the ability to carry out strategic management in the context of developing a sound Bank.

- 5) Sebagai informasi, kami sampaikan bahwa Sdr. Budijanto Soedarpo yang menjabat sebagai Direktur *Retail Banking* telah mengundurkan diri dari jabatannya dan berlaku efektif sejak tanggal 1 Januari 2023. Dalam RUPS Luar Biasa yang diselenggarakan pada hari Senin tanggal 9 Januari 2023 bertempat di Gedung Ariobimo Sentral Lantai 8 Jl. HR Rasuna Said Blok X-2 Kav. 5, Jakarta, 12950, dengan agenda tunggal persetujuan perubahan anggota Direksi Bank sehubungan dengan pengunduran diri Sdr. Budijanto Soedarpo dan pengangkatan anggota Direksi. Rapat menyetujui pengangkatan Sdr. Henry Koenafi sebagai anggota Direksi baru Bank, yang berlaku efektif terhitung sejak tanggal yang akan ditetapkan dalam surat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan dan/atau terpenuhinya persyaratan yang ditetapkan oleh Otoritas Jasa Keuangan tersebut.

2. Permodalan

a) Penawaran Umum Terbatas (PUT) IV

Kewajiban modal inti minimum sebesar Rp3.000.000.000.000,- paling lambat tanggal 31 Desember 2022, sebagaimana dimaksud Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2020 tentang Konsolidasi Bank Umum telah dipenuhi oleh Bank Ina. Pemenuhan kewajiban ini dilakukan melalui aksi korporasi berupa PUT IV. Rencana aksi tersebut merupakan salah satu agenda rapat RUPS Luar Biasa yang diselenggarakan pada Jumat, 3 Juni 2022 dan rapat memutuskan 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.

PUT IV telah selesai pada tanggal 27 Desember 2022, dana bersih hasil PUT IV sebesar Rp794.707.657.912,- dan dibukukan sebagai dana setoran modal Bank dan diperhitungkan sebagai bagian dari komponen modal inti dalam perhitungan Kewajiban Penyediaan Modal Minimum (KPM) Bank pada posisi 31 Desember 2022 telah disetujui dan dicatat dalam administrasi pengawasan Otoritas Jasa Keuangan sebagaimana disampaikan kepada Bank Ina melalui Surat Otoritas Jasa Keuangan No. S-184/PB.31/2022 tanggal 28 Desember 2022. Hal pencatatan dan penggunaan dana setoran modal Bank Saudara.

- b) Pencapaian rentabilitas memperkuat permodalan Bank. Hasil Rapat Umum Pemegang Saham (RUPS) Tahunan 2021 yang diselenggarakan tanggal 3 Juni 2022 menyetujui dan menetapkan penggunaan laba bersih Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2021 sebesar Rp39.748.952.931,- yang akan digunakan untuk pengembangan usaha Bank dengan rincian sebagai berikut.
- 1) 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.

We thus give notice of Mr. Budijanto Soedarpo's resignation from his position as Director of Retail Banking, which will take effect on January 1, 2023. At the Extraordinary GMS held on Monday, January 9, 2023, at Ariobimo Sentral Building, 8th Floor, Jl. HR Rasuna Said Blok X-2 Kav. 5, Jakarta, 12950, with a single agenda to approve changes in the Bank's Board of Directors in connection with the resignation of Mr. Budijanto Soedarpo and the appointment of Henry Koenafi as a new member of the Bank's Board of Directors. The meeting approved the appointment of Mr. Henry Koenafi as a new member of the Bank's Board of Directors, which is effective after the date specified in the letter of approval from the Financial Services Authority on the fit and proper test and/or the fulfillment of the requirements set by the Financial Services Authority.

2. Capital

a. Limited Public Offering (PUT) IV

The minimum core capital requirement of Rp3,000,000,000,000 no later than December 31, 2022, as referred to in Financial Services Authority Regulation No. 12/POJK.03/2020 on Consolidation of Commercial Banks has been fulfilled by Bank Ina. Fulfillment of this obligation is carried out through corporate actions in the form of PUT IV. The corporate action plan is part of the agenda for the Extraordinary GMS meeting which was held on Friday June 3, 2022, and the meeting 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 execution of capital increase with pre-emptive rights.

PUT IV was completed on December 27, 2022, and the net proceeds from PUT IV amounted to Rp794,707,657,912, which were recorded as capital deposit fund and calculated as part of the core capital component in calculating the Bank's Capital Adequacy Ratio (CAR) for the position December 31, 2022, which has been approved and recorded in the supervision administration of the Financial Services Authority as submitted to Bank Ina through the Financial Services Authority Letter No. S-184/PB.31/2022 dated December 28. Matters of recording and use of Bank Saudara's capital deposit funds.

- b. The achievement of profitability strengthens the Bank's capital. The 2021 Annual General Meeting of Shareholders (GMS) results dated June 3, 2022, 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.
- 1) A total of Rp7,949,790,586 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) Sisanya sebesar Rp31.799.162.345,- akan dibukukan sebagai laba ditahan.

3. 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. Penerapan Kebijakan dan Prosedur Strategi *Anti-Fraud* No. RMG/13/02/0621 tanggal 1 Juli 2021 agar sistem pengendalian *fraud* dapat diimplementasikan secara efektif dan berkesinambungan. Kebijakan dan Prosedur tersebut merupakan penyempurnaan dari Kebijakan dan Prosedur Strategi *Anti-Fraud* No. RMG/013/01/0320 tanggal 30 Maret 2020. Dalam Kebijakan ini telah ada Deklarasi Pakta Integritas yang wajib ditandatangani oleh karyawan.

Dalam rangka menciptakan lingkungan dan hubungan kerja yang harmonis dan profesional serta memberikan pelayanan yang baik kepada nasabah, perlu diterapkan aturan mengenai Kode Etik perilaku karyawan yang mengatur hubungan antar karyawan, antara karyawan dan perusahaan, dan antar karyawan dan nasabah. Sikap dan perilaku yang baik serta profesional antar karyawan maupun antara karyawan dengan nasabah akan memaksimalkan kinerja setiap unit kerja dan juga meningkatkan citra perusahaan di masyarakat. Diharapkan hal ini akan dapat menciptakan hubungan yang menguntungkan dan berkesinambungan antara perusahaan dan nasabah.

Bank Ina telah memiliki Kode Etik perilaku karyawan yang berlaku bagi setiap orang yang bekerja di Bank Ina. Setiap karyawan harus mematuhi Kode Etik perilaku ini sebagaimana mematuhi undang-undang dan peraturan lainnya. Seorang atasan harus dapat menjadi contoh/panutan dalam pelaksanaan Kode Etik tersebut.

- b. Penyusunan Tim Implementasi Strategi *Anti-Fraud* (Tim InSaf)

Untuk penyesuaian susunan Tim Penanganan Tindak *Fraud* dengan struktur organisasi baru agar dapat berjalan efektif sesuai dengan kondisi dan kebutuhan Bank, maka Tim Penanganan Tindak *Fraud* sebelumnya yang disusun berdasarkan Surat Keputusan Direksi No. SK/DIR/013/0421 tanggal 29 April 2021 tentang Tim Penanganan Tindak *Fraud* disusun ulang kembali menjadi Tim InSaf. Tim InSaf disusun berdasarkan Surat Keputusan Direksi No. SK/DIR/010/0322 tanggal 17 Maret 2022 Tentang Tim Implementasi Strategi *Anti-Fraud* (Tim InSaf).

Dalam upaya agar pelaksanaan investigasi dapat berjalan dengan efektif, maka diterbitkan Surat Keputusan Direksi No. SK/DIR/036/1022 tanggal 21 Oktober 2022 tentang Penunjukan Tim Investigasi *Fraud*, yang memutuskan menunjuk Rony Hermawan dan Donny Prawiranatakusumah untuk membantu Tim Investigasi *Fraud*.

2) The remaining Rp31,799,162,345 will be recorded as retained earnings.

3. 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. Implementation of Anti-Fraud Strategy Policy and Procedure No. RMG/13/02/0621 dated July 1, 2021, so that the fraud control system can be implemented effectively and sustainably. This policy and the procedure is an improvement of Anti-Fraud Strategy Policy and Procedure No. RMG/013/01/0320 dated March 30, 2020. This Policy contains an Integrity Pact Declaration that must be signed by employees.

In order to create a harmonious and professional work environment and relationship as well as provide good service to customers, it is necessary to apply rules regarding the Code of Conduct of employees which govern the relationship among employees, between employees and the company, and between employees and customers. Good and professional attitudes and behavior among employees as well as between employees and customers will maximize the performance of each work unit and also enhance the Bank's image in the community. It is expected that this would result in a successful and long-lasting relationship between the company and the customers.

Bank Ina has a Code of Conduct for employees that applies to everyone who works at Bank Ina. Every employee must comply with this Code of Conduct as well as with other laws and regulations. A superior must be able to be an example/role model in implementing the Code of Conduct.

- b. Formation of Anti-Fraud Strategy Implementation Team (InSaf Team)

In order to adjust the composition of Fraud Handling Team with the new organizational structure to run effectively according to the conditions and needs of the Bank, the previous Fraud Handling Team was prepared based on Board of Directors Decision No. SK/DIR/013/0421 dated 29 April 2021 on Fraud Handling Team was rearranged to become InSaf Team. The InSaf team was formed based on the Board of Directors Decision No. SK/DIR/010/0322 dated 17 March 2022 on Anti-Fraud Strategy Implementation Team (InSaf Team).

In an effort to make the investigation run effectively, the Board of Directors' Decision No. SK/DIR/036/1022 dated October 21, 2022, on Appointment of Fraud Investigation Team, appointed Rony Hermawan and Donny Prawiranatakusumah to assist the Fraud Investigation Team.

c. Arahan Pengurus Bank

Pada Rapat Kerja Bank Ina hari Jumat dan Sabtu tanggal 21-22 Januari 2022, bertempat di Hotel Ibis Novotel, Bogor:

1) Direktur Manajemen Risiko dan Kepatuhan memberikan arahan:

Penerapan Strategi *Anti-Fraud* dilakukan dengan membentuk budaya kantor dan unit kerja yang *good governance* dengan cara:

- Dimulai dari diri sendiri dan pimpinan menjadi *role model model*/contoh bagi timnya (*example*).
- Pemahaman tentang kebijakan, Satuan Operasional Prosedur (SOP), dan tidak melanggar peraturan yang berlaku (*understand & comply*).
- Melakukan pengecekan rutin terhadap pelaksanaan tugas timnya (*trust & check*).
- Sadar terhadap risiko-risiko yang ada (*risk awareness*).
- Eskalasi bila ada risiko melalui *whistleblowing* (*escalate*).
- Penerapan Strategi *Anti-Fraud* mengacu kepada Kebijakan Manajemen No. RMG/13/02/0621 tentang Kebijakan dan Prosedur Strategi *Anti-Fraud*.
- Dalam upaya deteksi *fraud*, *stakeholder* kepentingan dilibatkan untuk mendeteksi kemungkinan *fraud* melalui mekanisme *whistleblower*. Bank akan memberikan perlindungan terhadap *whistleblower*.

2) Direktur Utama memberikan arahan:

Bahwa pertumbuhan bisnis yang tinggi, tetapi harus tetap diikuti dengan penerapan GCG yang baik agar bisnis dapat tumbuh secara berkesinambungan. Pencegahan *fraud* menjadi *concern* Direktur Utama. *Cyber Crime* banyak terjadi dalam dunia perbankan dan harus diwaspadai. Beberapa karyawan mungkin terlibat utang sehingga pimpinan harus memberikan perhatian khusus kepada karyawan tersebut (menerapkan *Know Your Employee*) dengan melakukan antisipasi sedini mungkin. Seluruh karyawan diminta untuk dapat membantu proses deteksi dini terjadinya *fraud* melalui penerapan *whistleblower*, sebagai mitigasi terhadap terjadinya *operational risk* yang berpotensi menimbulkan kerugian.

3) Komisaris Utama memberikan arahan agar Bank Ina selektif dalam melakukan hubungan usaha dan melakukan langkah-langkah pencegahan *fraud* melalui peningkatan *security* dan *risk awareness*.

d. Meningkatkan fungsi *Internal Control* melalui pembentukan Unit Kerja *Internal Control* di masing-masing kantor cabang.

e. Menyelenggarakan sosialisasi *anti-fraud* kepada karyawan dengan narasumber dari internal Bank.

Untuk mendorong penerapan budaya *anti-fraud* bagi karyawan, Bank Ina melakukan sosialisasi budaya *anti-fraud* secara rutin, meliputi kebijakan Kode Etik Bank, sistem *Internal*

c. Bank Manager's Instructions

At Bank Ina's work meeting on Friday and Saturday, January 21-22, 2022, at Ibis Novotel Hotel, Bogor, the following matters were discussed:

1) The Director of Risk Management and Compliance provides the following directions.

The implementation of Anti-Fraud Strategy is carried out by establishing a good governance office and work unit culture by:

- Starting from yourself and your leadership, you will become a role model/example for your team (example).
- Understanding of policies, standard operating procedures (SOP), and not violating applicable regulations (understand & comply).
- Carrying out routine checks on the implementation of the team's duties (trust & check).
- Aware of the existing risks (risk awareness).
- Escalation if there is a risk through whistleblowing (escalate).
- Implementation of Anti-Fraud Strategy refers to Management Policy No. RMG/13/02/0621 on Anti-Fraud Strategy Policies and Procedures.
- In fraud detection efforts, all stakeholders are involved to detect possible fraud through a whistleblower mechanism. The Bank will provide protection against whistleblowers.

2) The President Director provides the following directions.

That business growth is high, but must still be followed by good GCG implementation so that the business can grow sustainably. Fraud prevention is a concern of the President Director. Cyber Crime occurs a lot in the banking world and must be watched out for. Some employees may be involved in debt, so management must pay special attention to these employees (implementing Know Your Employee) by anticipating as early as possible. All employees are requested to be able to assist in the process of early detection of fraud through the implementation of whistleblower as a mitigation of operational risks that have the potential to cause losses.

3) The President Commissioner provides direction so that Bank Ina is selective in conducting business relations and takes steps to prevent fraud by increasing security and risk awareness.

d. Improving the Internal Control function through the establishment of Internal Control Work Units in each branch office.

e. Organizing anti-fraud dissemination to employees with internal sources from the Bank.

To encourage the implementation of an anti-fraud culture for employees, Bank Ina conducts routine dissemination, covering the Bank's Code of Conduct policy, internal control



Control, kebijakan *whistleblowing*, pengenaan sanksi tindak *fraud*, dan materi lain yang dianggap relevan. Sosialisasi ini wajib diikuti oleh seluruh karyawan tanpa kecuali.

Pada tanggal 6 Juli 2022, dalam acara *meeting* koordinasi Kepala Operasional, Sdr. Chudori menyampaikan internal control sebagai upaya mitigasi *fraud* dengan menguraikan penerapan strategi *anti-fraud*:

- 1) Proses penilaian dan pemeriksaan calon karyawan (*pre-employee screening*);
- 2) Pelaksanaan sosialisasi *anti-fraud*;
- 3) Komitmen seluruh pemangku kepentingan untuk menerapkan strategi *anti-fraud* dengan menandatangani Deklarasi Pernyataan *Anti-Fraud*;
- 4) Penerapan sistem pengendalian internal;
- 5) Kebijakan cuti wajib (*block leave*);
- 6) Proses mutasi dan rotasi karyawan;
- 7) Peningkatan efektivitas supervisi;
- 8) Menjaga kerahasiaan *password* dan dokumen;
- 9) Sarana *whistleblowing*; dan
- 10) Pembentukan Unit Kerja *Internal Control*.

Pada Kamis, 24 Maret 2022 dalam acara *Induction Training* untuk karyawan baru diselenggarakan Sosialisasi Strategi *Anti-Fraud* dan *Basic Risk Management*.

- f. Proses mutasi dan rotasi beberapa karyawan.
- g. Pemberian izin cuti kepada karyawan yang telah memiliki hak cuti sebagaimana diatur dalam Ketentuan Cuti.
- h. Penambahan staf di beberapa unit kerja.
- i. *Surprise Audit* yang dilakukan oleh Divisi Audit Internal ke kantor cabang. Rencana *Surprise Audit* hanya diketahui oleh Kepala Divisi Audit Internal dan Direktur Utama.
- j. Sebagai upaya pencegahan terjadinya *fraud*, Bank Ina menerapkan kebijakan mengenal pegawai yang merupakan upaya pengendalian dari aspek sumber daya manusia (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, dan Penerimaan Karyawan No. SDM/003/0519 bulan Mei 2019.

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 mempengaruhi sikap bekerja.

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.

system, whistleblowing policy, imposition of fraud sanctions, and other materials deemed relevant. This dissemination must be followed by all employees without exception.

On July 6, 2022, at the coordination meeting for the Head of Operations, Mr. Chudori conveys internal control as a fraud mitigation effort by describing the implementation of anti-fraud strategies:

- 1) The process of evaluating and examining prospective employees (*pre-employee screening*);
- 2) Implementation of anti-fraud dissemination;
- 3) Commitment of all stakeholders to implementing an anti-fraud strategy by signing the Declaration of Anti-Fraud Statement;
- 4) Implementation of internal control system;
- 5) Mandatory leave policy (*block leave*);
- 6) Employee transfer and rotation process;
- 7) Increase of supervision effectiveness;
- 8) Maintaining confidentiality of passwords and documents;
- 9) Whistleblowing channel; and
- 10) Formation of Internal Control Work Unit.

On Thursday, March 24, 2022, at the Induction Training event for new employees, a dissemination of Anti-Fraud Strategy and Basic Risk Management was held.

- f. The process of transfer and rotation of several employees.
- g. Granting leave permits to employees who already have leave rights as stipulated in the Leave Terms.
- h. Additional staff in several work units.
- i. Surprise Audit conducted by the Internal Audit Division at branch offices. The Surprise Audit plan is only known by the Head of Internal Audit Division and President Director.
- j. 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 Procedure, and Employee Acceptance No. SDM/003/0519 of May 2019.

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.

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.

- k. Sebagai bentuk komitmen dari karyawan untuk bersikap dan berperilaku yang baik serta bekerja profesional, maka setiap karyawan Bank atas kesadarannya menandatangani Janji Karyawan, Deklarasi Pernyataan *Anti-Fraud*, Surat Pernyataan Penghindaran Benturan Kepentingan, Kode Etik Perilaku Karyawan, dan Deklarasi Pakta Integritas.

Sebagai informasi, kami sampaikan bahwa pada tanggal 17 Januari 2023, Bank Ina menerbitkan Pernyataan Anti Gratifikasi, Suap, dan Korupsi. Surat pernyataan tersebut merupakan bentuk pernyataan Bank Ina bahwa dalam menerapkan etika bisnis yang sehat serta tata kelola perusahaan yang baik, maka Bank Ina tidak memberikan toleransi terhadap segala bentuk tindakan gratifikasi, suap, dan korupsi yang terjadi di lingkungan Bank Ina dan untuk itu berkomitmen menanamkan Budaya *Zero Tolerance* terhadap tindakan gratifikasi, suap, dan korupsi karena berpotensi mempengaruhi keputusan bisnis. Sebagai bentuk komitmen *zero tolerance*, maka dinyatakan bahwa Bank Ina tidak mengizinkan seluruh tingkat pimpinan, karyawan, dan/atau pihak lain yang bekerja untuk dan atas nama Bank Ina untuk terlibat dalam segala tindakan gratifikasi, suap, dan korupsi, baik itu berupa menerima; memberi; atau melakukan gratifikasi, suap, dan korupsi. Bank Ina juga menegaskan kepada pihak lain seperti namun tidak terbatas pada mitra bisnis, agen, konsultan, *advisor*, *outsourced*, vendor, atau pihak ketiga yang bekerja sama dengan Bank untuk tidak menerima, memberi, atau melakukan gratifikasi, suap, dan korupsi dari/kepada seluruh tingkat pimpinan, karyawan dan/atau pihak lain yang bekerja untuk dan atas nama Bank Ina. Turut serta dalam surat tersebut ada himbauan bila dalam hal terdapat dugaan atau tindakan gratifikasi, suap, dan korupsi yang melibatkan pimpinan, karyawan, dan pihak lain yang bekerja untuk dan atas nama Bank Ina agar menyampaikannya melalui *Whistleblower Channel*.

- l. Peningkatan kesejahteraan karyawan:
- 1) Pemberian tunjangan akhir tahun pada tanggal 9 Desember 2022;
 - 2) Pemberian tunjangan Hari Raya Idul Fitri 1 Syawal 1443 H diberikan kepada karyawan pada tanggal 18 April 2022;
 - 3) Perlindungan sosial kepada karyawan, selain diikuti sertakan dalam asuransi kesehatan melalui Badan Penyelenggaraan Jaminan Sosial (BPJS), Bank Ina mendaftarkan karyawan mengikuti asuransi kesehatan melalui PT Asuransi Central Asia (ACA); dan
 - 4) Penyesuaian gaji tahun 2022.
- m. Dalam rangka meningkatkan partisipasi semua karyawan untuk melaporkan pelanggaran-pelanggaran yang terjadi, Bank Ina telah menerbitkan Kebijakan dan Pedoman Umum *Whistleblowing* No. 001 tanggal 10 Februari 2021. Divisi Audit Internal bertanggung jawab atas pelaksanaan *Whistleblower* Policy antara lain dengan:
- 1) Membuka jalur pengaduan khusus (*hotline service*) untuk pelaporan atau pengaduan adanya indikasi kejadian *fraud* dari pihak-pihak internal Bank (*whistleblower*);
 - 2) Membuka jalur pengaduan khusus baik untuk jalur telepon maupun *mail-box* untuk pelaporan atau

- k. As a form of commitment from employees to act and behave properly and work professionally, each Bank employee consciously signs an Employee Pledge, Declaration of Anti-Fraud Statement, Statement of Avoidance of Conflicts of Interest, Code of Ethics of Employee Conduct, and Declaration of Integrity Pact.

For information, on January 17, 2023, Bank Ina issued a Statement Against Gratification, Bribery, and Corruption. The statement letter is a form of Bank Ina's statement that in implementing sound business ethics and good corporate governance, Bank Ina does not tolerate all forms of acts of gratuity, bribery, and corruption that occur within Bank Ina, and therefore, is committed to embedding a Zero Tolerance Culture for acts of gratuity, bribery, and corruption because of the potential to influence business decisions. As a form of zero tolerance commitment, it is stated that Bank Ina does not allow all levels of management, employees, and/or other parties working for and on behalf of Bank Ina to be involved in any acts of gratuity, bribery, and corruption, whether in the form of receiving; giving; or committing gratuities, bribes, and corruption. Bank Ina also emphasizes to other parties such as but not limited to business partners, agents, consultants, advisors, outsourced, vendors, or third parties who work with the Bank not to receive, give, or carry out gratuities, bribes, and corruption from/to all levels of leadership, employees, and/or other parties working for and on behalf of Bank Ina. The letter also contains an appeal if in the event that there are allegations or acts of gratuity, bribery, and corruption involving leaders, employees, and other parties working for and on behalf of Bank Ina, it shall be conveyed through the Whistleblower Channel.

- l. Increased employee welfare in the form of:
- 1) Provision of year-end allowances on December 9, 2022;
 - 2) Provision of Eid Al-Fitr 1 Syawal 1443 H allowance given to employees on April 18, 2022;
 - 3) Perlindungan sosial kepada karyawan, selain diikuti sertakan dalam asuransi kesehatan melalui Badan Penyelenggaraan Jaminan Sosial (BPJS), Bank Ina mendaftarkan karyawan mengikuti asuransi kesehatan melalui PT Asuransi Central Asia (ACA); dan
 - 4) Salary adjustment in 2022.
- m. In order to increase the participation of all employees to report violations that have occurred, Bank Ina has issued General Whistleblowing Policy and Guideline No. 001 dated February 10, 2021. Divisi Audit Internal bertanggung jawab atas pelaksanaan Whistle Blower Policy antara lain dengan:
- 1) Opening a special complaint line (*hotline service*) for reporting or complaints of indications of fraud from internal parties of the Bank (*whistleblower*).
 - 2) Opening a special complaint line both for telephone lines and mail-boxes for reporting or complaints about



pengaduan adanya indikasi kejadian *fraud* dari pihak-pihak eksternal Bank (*customer*);

- 3) Melakukan registrasi dan penatausahaan atas setiap laporan yang masuk dari *whistleblower*;
- 4) Melakukan analisa dan tindak lanjut (*follow-up action*) terhadap pengaduan-pengaduan yang masuk dan melakukan pemeriksaan secara intensif terkait adanya indikasi kejadian *fraud*; dan
- 5) Divisi Audit Internal, melalui *e-mail*, menginformasikan kepada seluruh karyawan mengenai *Whistleblowing System*. Pada setiap acara sosialisasi anti-fraud disampaikan juga *Whistleblowing System*.

4. Pembukaan Kantor Cabang (KC) Palu, KC Tegal, dan Kantor Cabang Pembantu (KCP) Pati yang diyakini dapat mendorong pertumbuhan bisnis Bank.

5. Direksi telah memaparkan Rencana Bisnis Bank (RBB)/Revisi RBB dan realisasinya di Rapat Kerja (Raker):

- a. Pada Acara Mini Raker, pada Kamis dan Jumat, 19-20 Oktober 2022, bertempat di Kantor Pusat Gedung Ariobimo Sentral Jl. HR Rasuna Said Blok X-2 Kav, Jakarta Selatan, 12950 dan Zoom Meeting;
- b. Pada Acara Mini Raker, pada Kamis dan Jumat, 20-21 Juli 2022, bertempat di Kantor Pusat Gedung Ariobimo Sentral Jl. HR Rasuna Said Blok X-2 Kav, Jakarta Selatan, 12950 dan Zoom Meeting;
- c. Pada Acara Mini Raker, pada Selasa dan Rabu, 12-13 April 2022, bertempat di Kantor Pusat Gedung Ariobimo Sentral Jl. HR Rasuna Said Blok X-2 Kav, Jakarta Selatan, 12950 dan Zoom Meeting; dan
- d. Pada Acara Raker, pada Jumat dan Sabtu, 21-22 Januari 2022, bertempat di Hotel Ibis Novotel, Bogor.

6. Pemenuhan komitmen atas audit Otoritas Jasa Keuangan, Eksternal Auditor, Bank Indonesia, dan Satuan Kerja Audit Internal (SKAI).

7. Bank Ina telah menyampaikan *Action Plan* perbaikan/penyelesaian atas kelemahan *end to end proses* pemberian kredit kepada Debitur *High Net Worth Individuals* (HNWI), antara lain berupa:

- a. Untuk pengaturan kredit kepada HNWI yang telah diterbitkan:
 - 1) Memorandum No. MEMO/KSP/038/1122 tanggal 3 November 2022 Kebijakan Kredit Kepada Debitur *High Net Worth Individuals*.
 - 2) Memorandum No. MEMO/KSP/044/1222 tanggal 13 Desember 2022 perihal Segmentasi Kredit Bank Ina.
 - 3) SOP No. 165 Bulan November 2022 tentang Kredit *High Net Worth Individuals* (HNWI).
- b. Pemeriksaan SKAI untuk 7 Debitur HNWI sudah dimulai sejak bulan November 2022 dan diperkirakan selesai akhir Januari 2023.
- c. Sejak 28 Oktober 2022, telah efektif pada Aplikasi APU Jiarsi Laporan *Unusual Transaction Report* (UTR) untuk mendeteksi Transaksi Tunai Nasabah yang mendekati Rp500 juta dalam rangka pemantauan transaksi Rp500 juta yang dipecah dalam 2 hari.

indications of fraud from external parties of the Bank (*customers*).

- 3) Performing registration and administration of every incoming report from the whistleblower.
- 4) Conducting analysis and follow-up action on incoming complaints and carrying out intensive inspections regarding indications of fraud.
- 5) The Internal Audit Division, via *e-mail*, informs all employees about the Whistleblowing System. At each anti-fraud dissemination event, a Whistleblowing System was also conveyed.

4. Opening of Palu Branch Office (KC), Tegal KC, and Pati Sub-Branch Offices (KCP), which are believed to be able to drive the Bank's business growth.

5. The Board of Directors has presented the Bank's Business Plan (RBB)/Revision of RBB and its realization at Working Meeting (Raker):

- a. At Mini Raker Event, on October 19-20, 2022, at Ariobimo Sentral Building Head Office, Jl. HR Rasuna Said Blok X-2 Kav, Jakarta Selatan, 12950 and Zoom Meeting.
- b. At Mini Raker Event, July 20-21, 2022, at Ariobimo Sentral Building Head Office, Jl. HR Rasuna Said Blok X-2 Kav, Jakarta Selatan, 12950 and Zoom Meeting.
- c. At Mini Raker Event, April 12-13, 2022, at Ariobimo Sentral Building Head Office, Jl. HR Rasuna Said Blok X-2 Kav, Jakarta Selatan, 12950 and Zoom Meeting.
- d. At Work Meeting, on Friday and Saturday, January 21-22, 2022, at Ibis Novotel Hotel, Bogor.

6. Fulfillment of commitments on audits of the Financial Services Authority, External Auditors, Bank Indonesia, and the Internal Audit Work Unit (SKAI).

7. Bank Ina has submitted an action plan for improvement/settlement of end-to-end weaknesses in the lending process to High-Net-Worth Individuals Debtors (HNWI), including in the form of:

- a. For credit arrangements to HNWI that have been issued:
 - 1) Memorandum No. MEMO/KSP/038/1122 dated November 3, 2022, Credit Policy to High-Net-Worth Individuals Debtors.
 - 2) Memorandum No. MEMO/KSP/044/1222 dated December 13, 2022, on Bank Ina's Credit Segmentation.
 - 3) SOP No. 165 of November 2022 High-Net-Worth Individual Debtors (HNWI).
- b. The SKAI examination for 7 HNWI debtors has started since November 2022 and is expected to be completed by the end of January 2023.
- c. Since October 28, 2022, the Unusual Transaction Report (UTR) of APU Jiarsi Application has been effective for detecting customer cash transactions that are close to Rp500 million in order to monitor transactions of Rp500 million which are broken down in 2 days.

Sepanjang periode laporan ini, Bank Ina telah menerapkan sistem pengendalian internal dan melakukan *monitoring* atas pelaksanaannya, namun masih saja terjadi adanya beberapa kali pengenaan denda, dengan jumlah denda sebesar Rp507.910.000,-.

Pada periode laporan ini terjadi adanya *fraud* sebagai berikut.

1. Pencairan deposito tanpa menyertakan bilyet asli, di mana ada seseorang menelepon *Customer Service* (CS) Kantor Cabang Pembantu UKI mengaku sebagai seorang Direktur Perseroan yang menjadi nasabah Bank Ina, meminta untuk pencairan deposito perusahaan dan mentransferkan ke rekening perorangan di mana pencairan deposito tersebut tanpa menyertakan bilyet deposito asli. Kerugian Bank diperkirakan sebesar Rp950.000.000,-. Saat ini, *fraud* ini masih dalam proses penyidikan polisi.
2. Klaim dari PT Bank Negara Indonesia (Persero) Tbk (BNI) kepada Bank Ina melalui Arta Jasa (pihak *switching* ATM Bersama) bahwa terdapat 2 transaksi yang diklaim oleh BNI dengan total nominal Rp4.700.000,- berdasarkan laporan terduga pelaku yang melakukan transaksi tarik tunai di ATM Bank Ina yang berlokasi di Indo Grosir Bandung, di mana uang tidak keluar karena transaksi yang dilakukan gagal/error sesuai struk transaksi, namun saldo rekening terduga pelaku terdebit. Berdasarkan pengamatan tim investigasi melalui CCTV, modus operandi yang dilakukan terduga pelaku, yakni menahan uang yang keluar dari dispenser uang mesin ATM dalam durasi waktu tertentu (hingga *session time out*) sehingga mesin ATM membaca sebagai transaksi gagal/error sesuai struk transaksi yang keluar dari mesin ATM. Pada tanggal 1 September 2022, pihak BNI menyetorkan kepada Bank Ina sebesar Rp4.700.000,-. Dengan demikian, tidak ada kerugian Bank dalam kasus ini.
3. Seorang Pimpinan Kantor Cabang Pembantu menggunakan uang kas yang ada pada *vault* kantor tersebut untuk kepentingan pribadi dan yang bersangkutan (Ybs) telah melakukan pengembalian uang kas tersebut sebelum serah terima jabatan karena ada rotasi, tidak ada kerugian Bank secara materi, namun dari hasil penanganan kasus *fraud* dinyatakan bahwa Ybs bersalah dan telah mengundurkan diri.
4. Pemantauan rekening nasabah yang dilakukan oleh seorang karyawan yang tidak sesuai dengan tugas dan tanggung jawabnya karena ada masalah utang piutang. Tidak ada kerugian Bank secara materi, namun dari hasil penanganan kasus *fraud* dinyatakan bahwa Ybs bersalah dan telah mengundurkan diri.
5. *Fraud* eksternal yang dilakukan oleh nasabah berupa setoran kliring sebesar Rp1,5 miliar yang seharusnya ditolak, namun karena proses tolakan kliring oleh *system core banking* gagal, maka dana setoran kliring menjadi efektif. Dari dana yang seharusnya ditolak namun menjadi efektif di rekening nasabah, telah ditransfer nasabah sebesar Rp100 juta melalui IBB ke rekening bank lain. Bank Ina telah melakukan penarikan dana (hasil tolakan kliring yang menjadi efektif) dari rekening nasabah sejumlah Rp1,4 miliar dan telah melakukan penagihan senilai Rp100 juta kepada nasabah, namun belum berhasil ditagih.
6. Pembukaan rekening yang tidak sesuai dengan prosedur di KC Yogyakarta. Terdapat pembukaan rekening pada tanggal 22 Oktober 2021 dan 10 Februari 2022 yang dilakukan oleh *Marketing* KC Yogyakarta, namun tanda tangan pembukaan kedua rekening tersebut dilakukan oleh orang lain. Dari hasil penanganan kasus *fraud* dinyatakan bahwa Ybs bersalah dan telah mengundurkan diri.

Throughout this reporting period, Bank Ina has implemented an internal control system and monitored its implementation. However, fines were still being imposed several times, with a total fine of Rp507,910,000. In addition, there is fraud as follows.

During this reporting period the following fraud occurred.

1. Withdrawal of time deposits without including the original bills, where someone calls the UKI Sub-branch Office Customer Service (CS) claiming to be a Director of the Company who is a customer of Bank Ina, asking for the withdrawal of company time deposits and transferring them to individual accounts where the deposit withdrawals are without including the original slip deposit. The Bank loss was estimated at Rp950,000,000. Currently, this fraud is still in the process of police investigation.
2. Claims from PT Bank Negara Indonesia (Persero) Tbk (BNI) to Bank Ina through Arta Jasa (ATM Bersama switching party) that there were 2 transactions claimed by BNI with a total nominal value of Rp4,700,000 based on reports of suspected perpetrators who made cash withdrawal transactions at Bank Ina's ATM located in Indo Grosir Bandung, where the money did not come out because the transaction made failed/was an error according to the transaction receipt, but the balance of the alleged perpetrator's account was debited. Based on the observations of the investigative team via CCTV, the modus operandi carried out by the alleged perpetrator was holding the money out of the ATM machine money dispenser for a certain duration (until the session time out) so that the ATM machine reads as a failed transaction/error according to the transaction receipt that came out of the ATM machine. On September 1, 2022, BNI made a deposit of Rp4,700,000 to Bank Ina. Thus, there is no loss to the Bank in this case.
3. A Head of Sub-Branch Office used the cash in the vault of the office for personal gain and the person concerned has returned the cash before handing over the position due to rotation. There is no material loss to the Bank, but the results of handling the fraud cases declared that he was guilty and had resigned.
4. Monitoring customer accounts by an employee who is not in accordance with the duties and responsibilities due to debt problem. There was no material loss to the Bank, but the results of handling the fraud cases declared that he was guilty and had resigned.
5. External fraud committed by a customer in the form of a clearing deposit of Rp1.5 billion which should have been rejected, but due to the failed clearing process by the core banking system, the clearing deposit fund became effective. Of the funds that should have been rejected but became effective in the customer's account, an amount of RP100 million has been transferred by the customer via IBB to another bank's account. Bank Ina has withdrawn funds (the result of clearing rejection that became effective) from the customer's account in the amount of Rp1.4 billion and has collected Rp100 million from the customer, but has not been successfully collected.
6. Opening an account that is not in accordance with the procedures at Yogyakarta Branch Office. There were account openings on October 22, 2021, and February 10, 2022, which were carried out by Marketing of Yogyakarta Branch Office, but the signatures for opening the two accounts were carried out by other people. The results of handling the fraud case stated that the concerned person was guilty and had resigned.

Penilaian Tingkat Kesehatan Bank

Assessment of Bank Soundness Level

Bank Ina melaksanakan penilaian sendiri atas tingkat kesehatan Bank dengan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum dan Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum. Hasil penilaian tingkat kesehatan Bank Ina tahun 2022 diungkapkan sebagai berikut.

Bank Ina carries out self-assessment of the soundness level of the Bank based on the Financial Services Authority Regulation No. 4/POJK.03/2016 on Assessment of Soundness Level of Commercial Banks and Financial Services Authority Regulation No.55/POJK.03/2016 on Implementation of Governance for Commercial Banks. The results of Bank Ina's soundness level assessment for 2022 are disclosed as follows.

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>	1	Sangat Baik Very 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	
Risk Profile	
Peringkat risiko komposit Bank di posisi Desember 2022 dinilai dalam Peringkat 2 atau "Low to Moderate." Secara <i>aggregate</i>, tingkat risiko Bank relatif stabil dari "Low to Moderate" pada posisi Desember 2021 tetap "Low to Moderate" pada posisi Desember 2022, meskipun demikian terdapat perubahan-perubahan dalam <i>detail</i> komponen indikator penilaian risiko sebagai berikut. 1. Risiko Kredit Risiko inheren kredit dinilai Low to Moderate. Jumlah nominal kredit berkualitas rendah meningkat 55,63% dari Rp154,04 miliar (Desember 2021) menjadi Rp239,73 miliar (Desember 2022), namun rasio kredit berkualitas rendah menurun dari sebelumnya sebesar 4,15% menjadi 2,46% karena pertumbuhan kredit yang meningkat sebesar 162,83%, lebih tinggi dari pertumbuhan kredit berkualitas rendah. Rasio NPL <i>gross</i> mengalami penurunan dari 2,62% menjadi 1,73%, terutama terjadi karena adanya pertumbuhan kredit pada periode yang sama sebesar 162,83%, yaitu dari Rp3.709,34 miliar per Desember 2021 menjadi Rp9.749,25 miliar per Desember 2022, meskipun secara nominal jumlah kredit bermasalah meningkat dari Rp97,19 miliar menjadi Rp168,08 miliar. Jumlah debitur restruktur Covid-19 per Desember 2022 sebesar Rp386,05 miliar (3,96% dari total kredit), terdiri dari 46 debitur. Jumlah ini telah mengalami perbaikan bila dibandingkan dengan posisi Desember 2021 sebesar Rp399,7 miliar (10,78% dari total kredit). Jumlah debitur restruktur Covid-19 merupakan bagian terbesar dari debitur restrukturisasi kredit dengan total <i>outstanding</i> sebesar Rp416,60 miliar (4,27% dari total kredit) yang terdiri dari 54 debitur. Konsentrasi pemberian fasilitas kepada 15 debitur inti jumlahnya mengalami peningkatan dari sebesar Rp1.146,94 miliar menjadi sebesar Rp3.144,2 miliar sehingga rasio debitur inti terhadap total kredit meningkat, yaitu dari 30,92% menjadi 32,25%.	The Bank's composite risk rating for the December 2022 position is rated at Rating 2 or "Low to Moderate." In aggregate, the Bank's risk level is relatively stable from "Low to Moderate" in December 2021 position to "Low to Moderate" in December 2022 position, even though there are changes in the detail component of risk assessment indicators as follows. 1. Credit Risk The inherent credit risk is assessed as Low to Moderate. Low quality loans increased in nominal amount from Rp154.04 billion in December 2021 to Rp239.73 billion in December 2022, an increase of 55.63%, but the ratio of low quality loans decreased from 4.15% to 2.46% as a result of loan growth, which increased by 162.83%, outpacing the growth of low quality loans. Although in nominal terms the number of non-performing loans increased from Rp97.19 billion to Rp168.08 billion, the gross NPL ratio decreased from 2.62% to 1.73%, primarily due to credit growth in the same period of 162.83%, or from Rp3,709.34 billion as of December 2021 to Rp9,749.25 billion as of December 2022. As of December 2022, there were 46 debtors involved in the Covid-19 reorganization, totalling Rp386.05 billion (3.96% of all debts). When compared to the position in December 2021, which was Rp399.7 billion (10.78% of all loans), this amount has improved. With 54 debtors and a total outstanding of Rp416.60 billion (4.27% of all debts), Covid-19 restructuring debtors make up the largest group of credit restructuring creditors. The ratio of 15 core debtors to total credit climbed from 30.92% to 32.25% as the concentration of facilities granted to them increased from Rp1,146.94 billion to Rp3,144.2 billion.

Analisis Hasil Penilaian Sendiri Tingkat Kesehatan Bank Ina

Analysis of Bank Ina's Soundness Level Self-Assessment Results

Sejalan dengan pertumbuhan kredit, maka sebagai upaya mitigasi risiko kredit Bank telah membentuk cadangan kerugian penurunan nilai (CKPN) kredit pada posisi Desember 2022 sebesar Rp237,57 miliar, meningkat bila dibandingkan posisi Desember 2021 sebesar Rp143,18 miliar, namun rasio pembentukan CKPN terhadap total kredit mengalami penurunan dari sebesar 3,86% menjadi sebesar 2,44% karena pertumbuhan kredit yang lebih besar dibandingkan pertumbuhan pembentukan CKPN, dan rasio CKPN terhadap NPL mengalami penurunan dari 147,31% menjadi 141,34%.

Sampai dengan akhir Desember 2022, jumlah aset yang diambil alih (AYDA) masih tetap sebesar Rp58,34 miliar. CKPN yang dibentuk terhadap AYDA sebesar Rp19,01 miliar, mengalami peningkatan dibandingkan posisi Desember 2021 sebesar Rp16,73 miliar.

Kualitas penerapan manajemen risiko kredit dinilai **satisfactory**.

Penyaluran kredit pada tahun 2022 meningkat sebesar 162,83% dari Rp3.709,34 miliar per Desember 2021 menjadi Rp9.749,25 miliar per Desember 2022.

Bank telah secara berkelanjutan melakukan perbaikan atas tata kelola, kerangka, proses, sistem pengendalian risiko dan dalam pengelolaan aktivitas penyaluran kredit. Pada tahun 2022, Bank menyusun kebijakan tentang pengelolaan fasilitas kepada *debitur High Net Worth Individuals* (HNWI) dan telah dituangkan dalam suatu kebijakan Bank No. Memo/KSP/038/1122 dan satuan operasional prosedur (SOP) No. 165 yang isinya antara lain mencakup kriteria debitur HNWI, ketentuan syarat dan tujuan pemberian kredit kepada debitur HNWI, jenis fasilitas kredit yang dapat diberikan, Pembatasan limit maksimal kredit, *Risk Acceptance Criteria* (RAC) yang harus dapat dipenuhi oleh debitur, agunan yang dapat diterima, pengaturan proses pengajuan, persetujuan dan operasional kredit, ketentuan pengikatan kredit dan jaminan, serta aspek kontrol dan pengendalian yang harus dilakukan.

Pada tahun 2022, Bank juga telah melakukan perbaikan-perbaikan infrastruktur dan proses perkreditan di antaranya:

- a. Penguatan struktur organisasi perkreditan melalui penambahan personil pada unit kerja *post drawdown review* yang melakukan *monitoring* terhadap pemenuhan kewajiban debitur dan Unit Kerja *Credit Governance* yang melakukan *review quality assurance* dan sebagai *industrial analyst*;
- b. Pengkajian terhadap Kebijakan Perkreditan Bank dan revisi terhadap ketentuan-ketentuan bidang perkreditan, revisi, dan pembuatan kebijakan produk-produk Bank (Kebijakan Perkreditan Bank (KPB), Kredit Multi Guna (KMG), dan Kredit Kepemilikan Properti (KPP));
- c. Pelaksanaan *Credit Analyst Development Program* (CADP) yang diikuti oleh 27 peserta yang direkrut dari internal dan eksternal Bank telah selesai, dan peserta telah ditempatkan sebagai petugas *Credit Analyst* ke berbagai kantor cabang Bank;
- d. Pelaksanaan *training* perkreditan yang diberikan kepada para Kepala Cabang;
- e. Otomasi dalam penyaluran kredit debitur Member Merah Indogrosir;
- f. Efisiensi proses kerja dalam proses pemanfaatan data Sistem Layanan Informasi Keuangan (SLIK);
- g. Pengembangan kapasitas SDM dalam bidang perkreditan antara lain melalui seminar-seminar industri yang mendukung penyaluran kredit;
- h. Pengembangan terhadap aktivitas perkreditan melalui kerja sama pemerintah dalam penyaluran Kredit Usaha Rakyat (KUR);
- i. Perbaikan proses *end to end* dalam penyaluran kredit antara lain melalui perbaikan dan standarisasi Materi Uji Kompetensi (MUK), Laporan kunjungan debitur, analisa kepatuhan, serta pengaturan penerbitan Surat Keputusan Kredit dan *Offering Letter*;
- j. *Monitoring* dan *review* terhadap portofolio kredit per sektor industri;
- k. Pelaksanaan *stress test* perkreditan yang dilakukan secara berkala triwulanan;
- l. Penyusunan kebijakan dan SOP penyaluran kredit debitur HNWI; dan
- m. Pemenuhan tenaga auditor bidang perkreditan.

Selain itu, Bank telah dan sedang menindaklanjuti hasil pemeriksaan Otoritas Jasa Keuangan posisi 31 Januari 2022 sesuai dengan target *date* yang telah ditetapkan.

The Bank established allowance for impairment losses (CKPN) for December 2022 position of Rp237.57 billion, an increase from December 2021 position of Rp143.18 billion, in an effort to reduce credit risk. However, the ratio of CKPN to total credit decreased from 3.86% to 2.44% due to greater credit growth than growth in the formation of CKPN, and the ratio of CKPN to NPL decreased from 147.31% to 141.34%.

The total foreclosed assets (AYDA) as of the end of December 2022 were still Rp58.34 billion. In comparison to that of December 2021, which was Rp16.73 billion, the CKPN for Foreclosed Collateral was Rp19.01 billion.

Credit risk management implementation is deemed to be of **satisfactory** quality.

The amount of loans disbursed in 2022 rose from Rp3,709.34 billion in December 2021 to Rp9,749.25 billion in December 2022, an increase of 162.83%.

The Bank has continuously improved the governance, framework, process, risk control system and in managing lending activities. In 2022, the Bank developed a policy on facility management for High Net Worth Individuals (HNWI) debtors as set forth in a Bank policy No. Memo/KSP/038/1122 and Standard Operating Procedure (SOP) No. 165, the contents of which include criteria for HNWI debtors, provisions for terms and purposes for granting credit to HNWI debtors, types of credit facilities that can be provided, Limits on maximum credit limits, Risk Acceptance Criteria (RAC) that must be met by debtors, acceptable collateral, arrangements for the application process, approval and credit operations, provisions for binding credit and guarantees, as well as aspects of control and control that must be carried out.

In 2022, the Bank also made infrastructure and credit process improvements including:

- a. Strengthening the credit organizational structure by adding personnel to the post drawdown review work unit which monitors the fulfillment of debtor obligations and the Credit Governance Work Unit which conducts quality assurance reviews as well as an industrial analyst;
- b. Updating the Bank's Credit Policy and revising the provisions in the field of credit, revising as well as making policy on Bank products (Bank Credit Policy (KPB), Multi-Purpose Credit (KMG), and Property Ownership Credit (KPP));
- c. Implementing Credit Analyst Development Program (CADP), attended by 27 participants recruited from internal as well as external of the Bank, that has been completed, and the participants have been assigned as Credit Analyst officers to various branch offices;
- d. Implementing credit training provided to Branch Heads;
- e. Automation in distributing Indogrosir Red Member debtors' credit;
- f. Efficiency of work processes in the process of utilizing Financial Information Service System (SLIK) data;
- g. Developing HR capacity in the field of credit, among others through industry seminars that support lending;
- h. Developing credit activities through government cooperation in distributing People's Business Credit (KUR);
- i. End-to-end process improvements in lending include improvement and standardization of Competency Test Materials (MUK), debtor visit reports, compliance analysis and arrangements for the issuance of Credit Decision Letters as well as *Offering Letters*;
- j. Monitoring and review of credit portfolios per industrial sector;
- k. Implementation of credit stress tests conducted on a quarterly basis;
- l. Formulation of policies and SOPs for channeling HNWI debtors; and
- m. Fulfillment of credit field auditors.

Furthermore, the Bank has followed up on the findings of Financial Services Authority audit and is still doing so for the position of January 31, 2022, which is the specified target date.

Analisis Hasil Penilaian Sendiri Tingkat Kesehatan Bank Ina Analysis of Bank Ina's Soundness Level Self-Assessment Results

2. Risiko Pasar

Penilaian Risiko Pasar dinilai **Low to Moderate**, dengan risiko inheren dinilai **Low to Moderate** dan kualitas manajemen risiko **satisfactory**.

Rasio *net interest margin* (NIM) Bank meningkat dari 2,25% pada Desember 2021 meningkat menjadi 3,49% pada Desember 2022 sejalan dengan pencapaian rasio *loan to deposit ratio* (LDR) yang semakin meningkat.

Aktivitas *trading* per posisi akhir Desember 2022 sebesar Rp51,70 miliar menurun dibanding posisi sebelumnya sebesar Rp295,89 miliar. Eksposur risiko suku bunga pada *banking book* menunjukkan perubahan dengan *cumulative gap time band* (1-3) bulan yang cenderung meningkat berkaitan dengan peningkatan dana pihak ketiga (DPK) Bank yang berjangka waktu pendek yang mendorong peningkatan sensitivitas terhadap perubahan suku bunga pasar. Sejalan dengan kecenderungan peningkatan suku bunga pasar, kondisi ini akan berpengaruh terhadap pendapatan bunga bersih Bank.

Bank memiliki portofolio aset yang harus diukur dengan nilai wajar yang cenderung menurun, yaitu menjadi Rp2.496,6 miliar (12,07% dari total aset) dari sebelumnya Rp2.842,08 miliar (20,69% dari total aset) yang merupakan penyaluran DPK yang belum tersalurkan dalam bentuk kredit. Sejalan dengan pergerakan nilai pasar surat berharga yang dipengaruhi oleh dampak perekonomian global, Bank memiliki potensi kerugian/*unrealized loss* sebesar Rp50,71 miliar (1,52% dari modal) meningkat bila dibandingkan posisi akhir Desember 2021 sebesar Rp27,32 miliar (1,15% dari modal).

Pelaksanaan *stress test* risiko pasar terhadap aset yang harus diukur dengan nilai wajar posisi 30 November 2022 menunjukkan dengan *worse scenario* (*yield to maturity/ytm*) meningkat 100 bps), akan berdampak pada penurunan modal sebesar Rp200,71 miliar atau penurunan CAR sebesar 1,93%.

Bank telah melakukan PUT IV dan telah meningkatkan dana setoran modal sebesar Rp794,71 miliar yang dilaksanakan pada akhir tahun 2022 sehingga modal inti Bank sudah memenuhi pemenuhan ketentuan minimal permodalan sebesar Rp3 triliun, dan rasio *capital adequacy ratio* (CAR) menjadi 31,12%.

Aktivitas transaksi devisa Bank Ina telah menunjukkan perkembangan transaksi yang cukup signifikan. Pengelolaan risiko perubahan kurs dilakukan melalui penetapan limit posisi devisa *netto* (PDN) secara internal maksimal 5%, dan per posisi akhir Desember 2022 rasio PDN adalah sebesar 0%.

3. Risiko Likuiditas

Risiko likuiditas per akhir Desember 2022 secara komposit dinilai **"Low to Moderate"** dengan risiko inheren **"Low to Moderate"** dan kualitas penerapan manajemen risiko **satisfactory**.

Rasio LDR yaitu sebesar 63,06% meningkat dibandingkan posisi akhir Desember 2021 sebesar 29,67%. DPK Bank pada tahun 2022 meningkat sebesar 25,62% dari Rp12.502,04 miliar menjadi Rp15.705,19 miliar sehingga pencapaiannya sebesar 98,21% dari target yang ditetapkan. Bank memiliki akses pasar yang baik untuk pendanaan di samping adanya komitmen dan kemampuan yang kuat dari Pemegang Saham serta dukungan grup usaha. Rasio aset likuid terhadap total aset Bank menurun, yaitu dari 44,23% di Desember 2021 menjadi 27,11% di Desember 2022 karena meningkatnya pertumbuhan kredit. Rasio ALDPK sangat baik (36,18%) dan hasil *stress test* menunjukkan kemampuan likuiditas Bank yang sangat kuat. Selain itu, Bank melakukan *monitoring* terhadap *Maximum Cash Outflow* (MCO) secara harian yang menunjukkan bahwa ketersediaan dana yang sangat baik untuk mendukung perkembangan bisnis Bank.

2. Market Risk

Market Risk Assessment is rated **Low to Moderate**, with inherent risk rated **Low to Moderate** and the quality of risk management is **satisfactory**.

The Bank's net interest margin (NIM) ratio increased from 2.25% in December 2021 to 3.49% in December 2022 in line with the increasing achievement of the loan to deposit ratio (LDR).

Trading activity per position at the end of December 2022 was Rp51.70 billion, a decrease compared to the previous position of Rp295.89 billion. Interest rate risk exposure in the banking book shows changes with a cumulative gap time band (1-3) months which tends to increase due to an increase in the Bank's third party funds (DPK) with short term, which encourages increased sensitivity to changes in market interest rates. In line with the trend of increasing market interest rates, this condition will affect the Bank's net interest income.

The Bank has a portfolio of assets that must be measured at fair value which tends to decrease, to Rp2,496.6 billion (12.07% of total assets) from previously Rp2,842.08 billion (20.69% of total assets), which is disbursement of DPK that has not been channelled in the form of loans. In line with movements in the market value of securities which are influenced by the impact of the global economy, the Bank has a potential loss/unrealized loss of Rp50.71 billion (1.52% of capital), an increase compared to the position at the end of December 2021 of Rp27.32 billion (1.15% of capital).

Implementing a market risk stress test on assets that must be valued at fair value for the position of November 30, 2022 reveals that the worst-case scenario (in which the yield to maturity/ytm increases by 100 bps) will result in a loss of Rp200.71 billion in capital or a loss of 1.93% in CAR.

The Bank has completed PUT IV and increased the paid-up capital by Rp794.71 billion, which was implemented at the end of 2022, enabling the Bank's core capital to satisfy the Rp3 trillion minimum capital requirement with a capital adequacy ratio (CAR) of 31.12%.

Bank Ina's foreign exchange transaction activities have shown significant transaction progress. The management of the risk of changes in exchange rates is carried out by setting an internal net open position (NOP) limit of a maximum of 5%, and as of the end of December 2022 the PDN ratio is 0%.

3. Liquidity Risk

Liquidity risk as of the end of December 2022 was assessed compositely as **"Low to Moderate"** with inherent risk **"Low to Moderate"** and the quality of risk management implementation was **satisfactory**.

The LDR ratio stands at 63.06%, up from 29.67% at the end of December 2021. Bank DPK's revenue rose by 25.62% in 2022, from Rp12,502.04 billion to Rp15,705.19 billion, exceeding the goal by 98.21%. The Bank has good market access for funding in addition to the strong commitment and capability of the Shareholders and the support of the business group. The ratio of liquid assets to total assets of the Bank decreased, from 44.23% in December 2021 to 27.11% in December 2022 due to the increased credit growth. The ALDPK ratio is very good (36.18%) and the results of the stress test show that the Bank's liquidity capacity is very strong. In addition, the Bank monitors Maximum Cash Outflow (MCO) on a daily basis which shows that the availability of funds is very good to support the Bank's business development.

Analisis Hasil Penilaian Sendiri Tingkat Kesehatan Bank Ina

Analysis of Bank Ina's Soundness Level Self-Assessment Results

4. Risiko Operasional

Risiko Operasional dinilai "**Moderate**", dengan Risiko Inheren "**Moderate**" dan kualitas penerapan manajemen risiko operasional dinilai "**Fair**" sesuai dengan penilaian Otoritas Jasa Keuangan.

Secara umum pemenuhan SDM untuk kantor cabang sudah terpenuhi terutama untuk posisi *mandatory* di kantor cabang. Jumlah karyawan saat ini disesuaikan dengan perkembangan bisnis Bank. Pada akhir Desember 2022, jumlah karyawan Bank sebanyak 598 orang karyawan meningkat dibanding posisi akhir Desember 2021 sebanyak 496 orang karyawan. Penambahan karyawan tersebut disesuaikan dengan perkembangan bisnis Bank, di antaranya penambahan personil Perkreditan, *Digital Governance*, *Credit Governance* dan pemenuhan/penambahan SDM bidang teknologi informasi.

Rasio *turn over* karyawan pada tahun 2022 sebesar 14,87%, menurun dibanding pada tahun 2021 sebesar 15,95%. Pada umumnya, *turn over* terjadi pada petugas aktivitas *frontliner* dan *marketing*. Bank masih perlu untuk meningkatkan pengendalian internal untuk mengantisipasi potensi terjadinya *internal fraud* melalui sosialisasi *anti-fraud* dan pengendalian internal Bank.

Kompleksitas transaksi semakin meningkat dengan telah diluncurkannya aktivitas BI-Fast, QRIS, *Cash Recycle Machine* (CRM), yang akan meningkatkan layanan kepada nasabah.

Kualitas Penerapan Manajemen Risiko dinilai "**Fair**"

Bank berupaya untuk melakukan perbaikan aspek pengendalian internal dalam aktivitas operasional untuk mengantisipasi risiko terjadinya *fraud* melalui perbaikan proses dan sistem aktivitas transaksi, peningkatan pengendalian internal, dan kualitas petugas pelaksana transaksi.

Sejalan dengan upaya untuk menuju era *digital banking* dan perkembangan dalam melakukan aktivitas sebagai Bank Devisa, 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 *anti-fraud*, melengkapi kebijakan dan prosedur operasional, melakukan *review* terhadap proses aktivitas operasional, dan mengikuti perkembangan ketentuan terkini.

Review terhadap aktivitas operasional cabang dilakukan oleh *Risk Management* bersama dengan Divisi Operasional dan Sisdu untuk memastikan potensi risiko yang ada dapat dikendalikan melalui perbaikan prosedur, perbaikan sistem, dan infrastruktur.

Perbaikan kualitas penerapan manajemen risiko juga dilakukan melalui *review* terhadap aktivitas operasional, baik yang dilakukan oleh unit kerja bersama dengan *Risk Management* maupun *review* oleh audit internal, upaya peningkatan *risk awareness* tiap karyawan, pengembangan struktur organisasi, peningkatan kualitas dan kuantitas SDM melalui pelatihan-pelatihan, serta peningkatan kualitas infrastruktur untuk sistem informasi manajemen risiko yang telah menunjukkan kemajuan. Pembentukan unit-unit kerja baru, seperti tertuang dalam Surat Keputusan Direksi No. SK/DIR/043/1021 tentang Struktur Organisasi Bank Ina Perdana dilakukan dalam rangka pengembangan bisnis, meningkatkan kinerja Bank, serta efektivitas dan akuntabilitas masing-masing unit kerja. Unit kerja baru tersebut di antaranya *Credit Governance*, *Digital Governance*, *Transaction Banking*, dan reorganisasi dalam organisasi TI.

Penerapan manajemen risiko bidang TI di Bank Ina dilakukan dengan mengacu kepada prosedur-prosedur yang telah diterbitkan. Sementara itu, perkembangan *digital banking* ditunjukkan dengan telah diluncurkannya produk BI-Fast dan QRIS, serta pengembangan aktivitas dan produk baru lainnya, seperti Layanan Perbankan Digital, Laku Pandai, dan sebagainya masih dalam proses pengajuan perijinan.

4. Operational Risk

Operational Risk is considered "**Moderate**", with Inherent Risk "**Moderate**" and the quality of implementation of operational risk management is assessed as "**Fair**" in accordance with the assessment of the Financial Services Authority.

In general, branch office human resource needs have been met, particularly for roles that are mandated there. The present workforce has been modified to reflect the growth of the Bank's operations. In comparison to the position at the end of December 2021, when there were 496 employees, there were 598 employees working for the Bank at the end of December 2022. The growth of the Bank's business dictates how many workers are added, including staff for Credit, Digital Governance, Credit Governance, and fulfilment/addition of HR in the IT sector.

The employee turnover ratio in 2022 was 14.87%, a decrease compared to that of 2021 of 15.95%. In general, the turnover occurs in frontliner and marketing activity officers. The Bank still needs to improve internal control to anticipate the potential for internal fraud through anti-fraud dissemination and internal control of the Bank.

The implementation of BI-Fast, QRIS, and Cash Recycle Machine (CRM) activities, which will enhance client services, is increasing transaction complexity.

Risk management implementation quality is rated as "Fair."

The Bank seeks to improve internal control aspects in operational activities to anticipate the risk of fraud by improving transaction activity processes and systems, increasing internal controls, and the quality of transaction executing officers.

In line with efforts to move towards the digital banking era and developments in carrying out activities as a Foreign Exchange Bank, the Bank continues to make efforts to improve the quality of internal control as well as maintain accountability for each operational process through adding and improving the quality of human resources, training as well as dissemination of regulations more intensively, implementing an anti-corruption system application, completing operational policies and procedures, reviewing operational activity processes, as well as keeping abreast of the latest regulatory developments.

Review of branch operational activities is carried out by Risk Management together with the Operations Division and Systems to ensure that potential risks can be controlled through improved procedures, system improvements, and infrastructure.

Improving the quality of risk management implementation is also carried out through a review of operational activities, both carried out by joint work units with Risk Management and reviews by internal audit, efforts to increase risk awareness for each employee, development of organizational structure, improvement of quality and quantity of human resources through training, as well as improving the quality of infrastructure for risk management information systems that have shown progress. Formation of new work units, as stipulated in the Board of Directors Decision No. SK/DIR/043/1021 on the Organizational Structure of Bank Ina Perdana is carried out in the context of business development, improving the Bank's performance, as well as the effectiveness and accountability of each work unit. The new work units include Credit Governance, Digital Governance, Transaction Banking, and reorganization within the IT organization.

The implementation of IT risk management at Bank Ina is carried out by referring to published procedures. Meanwhile, the development of digital banking is indicated by the launch of BI-Fast and QRIS products, as well as the development of other new activities and products, such as Digital Banking Services, Laku Pandai, and so on, which are still in the process of proposing permits.

Analisis Hasil Penilaian Sendiri Tingkat Kesehatan Bank Ina Analysis of Bank Ina's Soundness Level Self-Assessment Results

Bank melakukan *monitoring* terhadap aktivitas transaksi dan perkembangan produk *digital banking*. Perkembangan produk dan kompleksitas aktivitas transaksi Bank senantiasa dilaporkan dan dimintakan izin kepada otoritas dengan menyampaikan dokumen-dokumen yang dipersyaratkan mengacu kepada Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2021 tentang Penyelenggaraan Produk Bank. Ketentuan pengelolaan produk bank secara internal diatur dalam SOP No. 159 perihal Mekanisme Penyelenggaraan Produk Baru. Pembahasan mengenai produk Bank dilakukan dalam rapat Komite Produk termasuk *monitoring* dan pelaksanaan *review* terhadap produk yang telah diluncurkan oleh Bank.

Selain itu, untuk meningkatkan pendapatan selain bunga, Bank melakukan kerja sama dengan perusahaan asuransi untuk mengembangkan aktivitas *bancassurance*, serta menjadi sub agen ORI dan SUKUK Ritel.

Untuk memastikan *business continuity planning* (BCP) dapat berfungsi secara efektif, Bank telah melakukan uji coba BCP pada tanggal 14 Oktober 2022 yang melibatkan 16 sistem aplikasi Bank dan pada tanggal 12 Desember 2022 yang melibatkan 7 sistem aplikasi Bank. Uji coba BCP secara *sampling* telah dilakukan di Kantor Cabang Bank, dan uji coba BCP terkait dengan kemungkinan serangan *cyber* juga telah dilakukan dengan mekanisme *tabletop*.

5. Risiko Hukum

Risiko hukum dinilai "**Low to Moderate**" dengan risiko inheren dinilai "**Low to Moderate**" dan kualitas penerapan manajemen risiko dinilai **satisfactory**.

Dari sisi aspek legal, perjanjian kredit dan pengikatan agunan masih ditemukan kelemahan yang tidak signifikan dan terus diupayakan progres penyelesaiannya. Sementara itu, kasus-kasus hukum yang terjadi dikelola oleh Divisi *Legal Corporate* bekerja sama dengan unit kerja terkait lainnya dan relatif tidak banyak menimbulkan kerugian bagi Bank.

6. Risiko Strategik

Risiko Strategik secara komposit dinilai "**Low to Moderate**", dengan risiko inheren dinilai "**Low to Moderate**" dan kualitas penerapan manajemen risiko dinilai **satisfactory**.

Secara umum, pencapaian kinerja Bank hingga akhir Desember 2022 telah sesuai dengan RBB. Pencapaian RBB secara umum dapat terealisasi sesuai target yang ditetapkan yang dapat dilihat dari parameter-parameter utama, yaitu pengumpulan DPK tercapai sebesar 98,21%, penyaluran kredit (114,79%), pendapatan bunga bersih (113,88%), laba operasional (148,17%), dan laba tahun berjalan (173,26%). Pertumbuhan kredit pada tahun 2022 sebesar 162,83% telah meningkatkan pencapaian kredit menjadi Rp9.749,25 miliar melampaui target yang ditetapkan, yaitu sebesar 114,79%. Pertumbuhan kredit menyebabkan peningkatan rasio LDR menjadi sebesar 63,06%.

Bank telah berhasil mendapatkan dana sebesar Rp794,71 miliar melalui PUT Tahap IV dan telah dibukukan sebagai dana setoran modal berdasarkan surat Otoritas Jasa Keuangan No. S-184/PB.31/2022 tanggal 28 Desember 2022 yang merupakan tahapan untuk pemenuhan kewajiban modal sebesar Rp3 triliun sampai dengan akhir tahun 2022 sesuai diatur dalam ketentuan Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2020 tentang Konsolidasi Bank Umum.

Pada akhir tahun 2022 Bank menyampaikan kembali rencana pengembangan produk Bank tahun 2023 yang tertuang dalam Rencana Penerbitan Produk Bank dan telah disampaikan kepada Otoritas Jasa Keuangan.

7. Risiko Kepatuhan

Risiko kepatuhan secara komposit dinilai "**Low to Moderate**", dengan risiko inheren dinilai "**Low to Moderate**" dan kualitas penerapan manajemen risiko dinilai **satisfactory**.

Bank telah memenuhi ketentuan-ketentuan yang ditetapkan regulator, seperti batas maksimum pemberian kredit (BMPK), giro wajib minimum (GWM), PDN, dan ketentuan lainnya.

The Bank monitors transaction activities and development of digital banking products. Product developments and the complexity of the Bank's transaction activities are always reported and permission is requested from the authorities by submitting the required documents referring to the Financial Services Authority Regulation No. 13/POJK.03/2021 on Implementation of Bank Products. Provisions for managing bank products internally are regulated in SOP No. 159 regarding the Mechanism for Organizing New Products. Discussions regarding Bank products are carried out in Product Committee meetings including monitoring and implementing reviews of products launched by the Bank.

Furthermore, to increase non-interest income, the Bank cooperates with insurance companies to develop *bancassurance* activities, as well as becoming ORI and Retail SUKUK sub-agents.

To ensure that business continuity planning (BCP) can function effectively, the Bank conducted a BCP trial on 14 October 2022 involving 16 Bank application systems and on 12 December 2022 involving 7 Bank application systems. BCP trials by sampling have been carried out at Bank Branch Offices, and BCP trials related to the possibility of cyber-attacks have also been carried out using a tabletop mechanism.

5. Legal Risk

Legal risk and inherent risk are both scored as "**Low to Moderate**," and the effectiveness of risk management is judged to be **satisfactory**.

From a legal perspective, credit agreements and collateral agreements still found insignificant weaknesses and efforts are being made to progress towards their settlement. Meanwhile, the legal cases that occurred were managed by the Corporate Legal Division in collaboration with other related work units and relatively did not cause much loss to the Bank.

6. Strategic Risk

With an inherent risk rating of "Low to Moderate" and a composite strategic risk rating of "Low to Moderate," the level of risk management execution is judged to be **satisfactory**.

In general, the Bank's performance achievements until the end of December 2022 are in accordance with the RBB. RBB achievement in general can be realized according to the target set which can be seen from the main parameters, which are the collection of TPF reached 98.21%, lending (114.79%), net interest income (113.88%), operating profit (148.17%), and profit for the year (173.26%). Loan growth in 2022 of 162.83% has increased credit achievement to Rp9,749.25 billion, exceeding the target set, which was 114.79%. Credit growth led to an increase in LDR ratio to 63.06%.

The Bank has succeeded in obtaining funds of Rp794.71 billion through PUT Stage IV and has been recorded as a capital deposit fund based on the Financial Services Authority letter No. S-184/PB.31/2022 dated December 28, 2022, which is the stage for fulfilling a capital obligation of Rp3 trillion at the end of 2022 as stipulated in the provisions of Financial Services Authority Regulation No. 12/POJK.03/2020 on Consolidation of Commercial Banks.

The Bank's product development plan for 2023, which was included in the Bank's product issuance strategy and filed to the Financial Services Authority, was submitted once more towards the end of 2022.

7. Compliance Risk

The quality of risk management implementation is under **satisfactory**, and the composite compliance risk is graded "**Low to Moderate**" along with inherent risk.

The Bank has complied with the provisions established by the regulator, including the legal lending limit, minimum reserve requirement, NOP, and other provisions.

Analisis Hasil Penilaian Sendiri Tingkat Kesehatan Bank Ina

Analysis of Bank Ina's Soundness Level Self-Assessment Results

Sejalan dengan penerapan rasio pembiayaan inklusif makroprudensial (RPIM), seperti tertuang dalam Peraturan Bank Indonesia No. 23/13/PBI/2021 tentang Rasio Pembiayaan Inklusif Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah. Hasil perhitungan per posisi Desember 2022 rasio RPIM Bank sebesar 31,64% dan sudah mencapai target yang ditetapkan di mana sesuai Rencana Bisnis Bank (RBB), Bank harus mencapai rasio RPIM sebesar 31,55% pada akhir tahun 2022.

Penerapan aspek kepatuhan dalam bidang perkreditan telah dilakukan melalui antara lain pelaksanaan uji kepatuhan terhadap transaksi bidang perkreditan untuk pemberian fasilitas kredit di atas Rp10 miliar yang secara konsisten telah dilaksanakan untuk memastikan bahwa transaksi telah memenuhi ketentuan yang berlaku.

Sepanjang tahun 2022, masih terdapat aktivitas pelaporan yang menimbulkan sanksi denda kesalahan maupun keterlambatan, Bank senantiasa melakukan tindak lanjut perbaikan untuk memitigasi risiko terjadinya kembali kesalahan.

Hasil temuan pemeriksaan Otoritas Jasa Keuangan posisi Januari 2022 secara umum telah ditindaklanjuti sesuai dengan target *date* yang telah ditetapkan. Peningkatan budaya kepatuhan dilakukan melalui penerbitan memo-memo dalam rangka sosialisasi ketentuan maupun *review* aspek kepatuhan terhadap pedoman serta sistem dan prosedur (sisdur) operasional Bank.

Dalam penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT), telah dilakukan perbaikan aktivitas *monitoring* transaksi untuk pemenuhan ketentuan APU-PPT dan mencegah terjadinya *fraud*.

8. Risiko Reputasi

Risiko Reputasi dinilai "**Low to Moderate**", dengan risiko inheren dinilai "**Low to Moderate**" dan kualitas penerapan manajemen risiko dinilai **satisfactory**.

Sebagai perusahaan terbuka, reputasi Bank di antaranya dapat diukur melalui harga saham Bank pada saat *rights issue* dilaksanakan dan harga saham yang aktif diperdagangkan di bursa pasar modal. Selama periode 3 bulan terakhir tahun laporan 2022, saham PT Bank Ina Perdana Tbk diperdagangkan di bursa dengan harga saham terendah sebesar Rp3.790, harga saham tertinggi sebesar Rp3.990,- per lembar saham, dan pada periode akhir laporan 30 Desember 2022 ditutup pada harga Rp3.990,- per lembar saham. Kepercayaan dari masyarakat dan Pemegang Saham juga ditunjukkan dengan keberhasilan Bank memperoleh dana setoran modal sebesar Rp794,71 miliar melalui PUT tahap 4 pada akhir tahun 2022 dan telah mendapatkan persetujuan dari Otoritas Jasa Keuangan untuk dibukukan sebagai dana setoran modal melalui surat No. S-184/PB.31/2022 tanggal 28 Desember 2022 perihal Pencatatan dan Penggunaan Dana Setoran Modal.

Selain itu, selama periode laporan tidak ditemukan publikasi negatif terhadap Bank maupun Pemegang Saham Pengendali (PSP) dan Pemegang Saham Pengendali Tunggal (PSPT) Bank.

Dalam meningkatkan pelayanan konsumen, terdapat fungsi yang bertugas melayani penyelesaian pengaduan konsumen yang didukung dengan prosedur pelaksanaannya. Keluhan yang disampaikan nasabah pada umumnya terkait dengan gangguan pada transaksi ATM dan *digital banking*. Secara umum, keluhan yang disampaikan nasabah telah dan menjadi komitmen Bank untuk dapat diselesaikan dan tidak mengekspos risiko reputasi secara signifikan.

Kualitas penerapan manajemen risiko secara keseluruhan dinilai "**Satisfactory**". Pelaksanaan strategi *anti-fraud* perlu menjadi fokus kegiatan untuk mencegah dan menekan terjadinya *fraud*, baik *fraud* internal maupun eksternal.

Untuk mendukung layanan aktivitas operasional, Bank telah memiliki sistem pendukung aktivitas *trade finance* dan sistem aplikasi treasuri (OSTS dan *Branch Dealing System*) serta aplikasi lainnya seperti SWIFT, Reuters, Bloomberg, dan sebagainya.

In line with the implementation of macroprudential inclusive financing ratio (RPIM), as stated in Bank Indonesia Regulation No. 23/13/PBI/2021 on Ratio of Macroprudential Inclusive Financing for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units. The calculation results per December 2022 position, the Bank's RPIM ratio is 31.64% and reached the target set where according to the Bank's Business Plan (RBB), the Bank must achieve an RPIM ratio of 31.55% at the end of 2022.

The implementation of compliance aspects in the credit sector has been carried out through, among other things, the implementation of compliance tests on transactions in the credit sector for granting credit facilities of more than Rp10 billion which have been consistently carried out to ensure that transactions comply with applicable regulations.

Throughout 2022, there were still reporting activities that result in fines for errors or delays, the Bank continues to carry out corrective actions to mitigate the risk of errors recurring.

In general, the findings of audit by Financial Services Authority for the position of January 2022 have been followed up according to the set target date. Improving the compliance culture is carried out through the issuance of memos in order to disseminate the provisions and review aspects of compliance with the Bank's operational guidelines and systems and procedures (sisdur).

In implementing Anti-Money Laundering and Counter-Terrorism Financing (AML-CTF), improvements have been made on monitoring transaction activities to comply with AML-CTF provisions and prevent fraud.

8. Reputation Risk

Inherent risk is assessed as "**Low to Moderate**," reputation risk is evaluated as "**Low to Moderate**," and the effectiveness of risk management is scored as **satisfactory**.

As a public company, the Bank's reputation can be measured, among others, by the price of the Bank's shares at the time the rights issue was held and the prices of shares that are actively traded on the capital market. During the last 3 months of the 2022 reporting year, shares of PT Bank Ina Perdana Tbk are traded on the stock exchange with the lowest share price of Rp3,790, the highest share price of Rp3,990 per share, and in the final reporting period of December 30, 2022, closed at a price of Rp3,990 per share. Trust from the public and Shareholders is also shown by the Bank's success in obtaining paid-up capital of Rp794.71 billion through PUT stage 4 at the end of 2022 and has received approval from the Financial Services Authority to be recorded as paid-up capital through letter No. S-184/PB.31/2022 dated December 28, 2022, on the Recording and Use of Capital Deposit Funds.

Furthermore, during the reporting period, there were no negative publications against the Bank or the Controlling Shareholders (PSP) and Single Controlling Shareholders (PSPT) of the Bank.

In improving consumer service, there is a function tasked with serving the settlement of consumer complaints which is supported by implementing procedures. Complaints submitted by customers are generally related to disruptions to ATM and digital banking transactions. In general, complaints submitted by customers have become the Bank's commitment to be resolved and not expose significant reputational risk.

Risk management implementation's overall quality is rated as "Satisfactory." The anti-fraud strategy's implementation needs to be the main focus of initiatives to stop and combat fraud, both internal and external.

To support operational service activities, the Bank has a trade finance activity support system and treasury application system (OSTS and Branch Dealing System) as well as other applications such as SWIFT, Reuters, Bloomberg, and so on.

Analisis Hasil Penilaian Sendiri Tingkat Kesehatan Bank Ina Analysis of Bank Ina's Soundness Level Self-Assessment Results

Sementara itu, untuk peningkatan layanan nasabah, Bank mengembangkan produk dan layanan Bank baru yang pelaksanaannya mengacu kepada Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2021 tentang Penyelenggaraan Produk Bank Umum.

Kebijakan dan prosedur senantiasa terus dikembangkan dan dievaluasi untuk mendukung aktivitas transaksi baik operasional, treasury maupun perkreditan.

Penambahan SDM dalam rangka aktivitas pengembangan *digital banking* dan penyaluran dana telah dilakukan terutama dalam aktivitas Perkreditan, Bisnis Retail, IT dan *Digital Governance*. Proses pengembangan dan pelatihan SDM telah dilakukan melalui berbagai program pelatihan eksternal dan internal, seperti pelaksanaan *Credit Analyst Development Program* (CADP) untuk memperkuat sumber daya bidang perkreditan.

To improve customer service, the Bank develops new Bank products and services whose implementation refers to the Financial Services Authority Regulation No. 13/POJK.03/2021 on Implementation of Commercial Bank Products.

Policies and procedures are constantly being developed and evaluated to support operational, treasury and credit transaction activities.

The addition of human resources in the context of digital banking development activities and channelling of funds has been carried out mainly in credit, retail business, IT and digital governance activities. The HR development and training process has been carried out through various external and internal training programs, such as the implementation of Credit Analyst Development Program (CADP) to strengthen credit sector resources.

Good Corporate Governance

Dari hasil penilaian sendiri atas penerapan tata kelola PT Bank Ina Perdana Tbk, disimpulkan penerapan tata kelola dinilai peringkat **2** atau **"Baik"**, dengan pertimbangan bahwa penerapan prinsip-prinsip tata kelola secara umum telah dilaksanakan, sebagaimana dapat dilihat sebagai berikut.

1. Pengurus Bank Ina

Ketentuan otoritas yang mengatur tentang persyaratan jumlah, komposisi, kriteria, independensi serta integritas, kompetensi, dan reputasi keuangan Dewan Komisaris maupun Direksi dapat dipenuhi oleh Bank.

a. Susunan pengurus setelah Rapat Umum Pemegang Saham Luar Biasa (RUPS Luar Biasa) pada tanggal 3 September 2021 sebagai berikut.

1. Management of Bank Ina

The provisions of authority governing the requirements for number, composition, criteria, independency, and integrity, competency, and financial reputation of the Board of Commissioners and Board of Directors can be fulfilled by the Bank.

a. The management composition after the Extraordinary General Meeting of Shareholders (Extraordinary GMS) on September 3, 2021 is as follows.

Nama Name	Jabatan Position	Efektif Setelah Lulus Fit & Proper Test Effective After Passing Fit & Proper Test
Dewan Komisaris Board of Commissioners		
Inawaty Handoyo	Komisaris Utama Independen Independent President 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		
Daniel Budirahayu*	Direktur Utama President Director	25 Juli 2018 July 25, 2018
Kiung Hui Ngo	Direktur Keuangan Director of Finance	27 November 2013 November 27, 2013
Yulius Purnama Junaedi	Direktur Digital Banking Director of Digital Banking	14 September 2021 September 14, 2021
Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance	14 September 2021 September 14, 2021
Budijanto Soedarpo**	Direktur Retail Banking Director of Retail Banking	29 November 2021 November 29, 2021

* Telah meninggal dunia pada tanggal 22 Maret 2023.

** Mengundurkan diri berlaku efektif sejak tanggal 1 Januari 2023.

* Passed away on March 22, 2023.

** Resignation effective from January 1, 2023.

Seluruh anggota Dewan Komisaris dan Direksi telah lulus *fit & proper test*, dan susunan anggota Dewan Komisaris dan Direksi telah memenuhi ketentuan yang berlaku.

Sdr. Budijanto Soedarpo yang menjabat sebagai Direktur *Retail Banking* telah mengundurkan diri dari jabatannya dan berlaku efektif sejak tanggal 1 Januari 2023. Dalam RUPS Luar Biasa Bank Ina yang diselenggarakan pada hari Senin tanggal 9 Januari 2023, rapat telah menyetujui pengangkatan Sdr. Henry Koenaiifi sebagai anggota Direksi baru Bank, yang akan berlaku efektif terhitung sejak tanggal yang ditetapkan dalam surat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatuhan dan/atau terpenuhinya persyaratan yang ditetapkan oleh Otoritas Jasa Keuangan.

All members of the Board of Commissioners and Board of Directors have passed the fit & proper test, and the composition of the Board of Commissioners and Board of Directors has complied with the applicable regulations.

Mr. Budijanto Soedarpo who served as Director of Retail Banking resigned from his position effective on January 1, 2023. At Bank Ina's Extraordinary GMS which was held on Monday, January 9, 2023, the meeting approved the appointment of Mr. Henry Koenaiifi as a new member of the Bank's Board of Directors, which will be effective as of the date specified in the letter of approval from the Financial Services Authority for the fit and proper test and/or fulfilment of the requirements set by the Financial Services Authority.

Analisis Hasil Penilaian Sendiri Tingkat Kesehatan Bank Ina

Analysis of Bank Ina's Soundness Level Self-Assessment Results

2. Permodalan

a. Penawaran Umum Terbatas (PUT) IV

Pelaksanaan PUT IV telah selesai pada tanggal 27 Desember 2022, dana bersih hasil PUT IV sebesar Rp794,71 miliar dibukukan sebagai dana setoran modal bank dan diperhitungkan sebagai bagian dari komponen modal inti dalam perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) Bank posisi 31 Desember 2022 telah disetujui dan dicatat dalam administrasi pengawasan Otoritas Jasa Keuangan sebagaimana disampaikan kepada Bank Ina melalui Surat Otoritas Jasa Keuangan No. S-184/PB.31/2022 tanggal 28 Desember 2022 Hal Pencatatan dan Penggunaan Dana Setoran Modal Bank.

b. Pencapaian rentabilitas memperkuat permodalan Bank. Hasil RUPS Tahunan 2021 yang diselenggarakan tanggal 3 Juni 2022 menyetujui dan menetapkan penggunaan laba bersih Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2021 sebesar Rp39,75 miliar digunakan untuk pengembangan usaha Bank, dengan rincian sebagai berikut.

- 1) Sebesar Rp7,95 miliar 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.
- 2) Sisanya sebesar Rp31,80 miliar yang dibukukan sebagai laba ditahan.

3. Komitmen Bank untuk memenuhi ketentuan yang ditetapkan seperti BMPK, GWM, rasio RPIM, PDN dan ketentuan lainnya.

4. Komitmen Bank untuk memperbaiki penerapan tata kelola dalam penyaluran kredit HNWI antara lain melalui perbaikan kebijakan dan SOP, serta pemenuhan dokumen-dokumen pendukung analisa kredit.

5. 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. Penerapan kebijakan dan prosedur strategi *anti-fraud* No. RMG/13/02/0621 tanggal 1 Juli 2021, agar sistem pengendalian *fraud* dapat diimplementasikan secara efektif dan berkesinambungan.

Kebijakan dan Prosedur Strategi *Anti-Fraud* No. RMG/13/02/0621 tanggal 1 Juli 2021 merupakan penyempurnaan dari Kebijakan dan Prosedur Strategi *Anti-Fraud* No. RMG/013/01/0320 tanggal 30 Maret 2020. Dalam Kebijakan ini telah ada Deklarasi Pakta Integritas yang wajib ditandatangani karyawan.

Dalam rangka menciptakan lingkungan dan hubungan kerja yang harmonis dan profesional serta memberikan pelayanan yang baik kepada nasabah, perlu diterapkan aturan mengenai Kode Etik perilaku karyawan yang mengatur hubungan antar karyawan, antara karyawan dan Bank, dan antar karyawan dan nasabah. Sikap dan perilaku yang baik serta profesional antar karyawan maupun antara karyawan dengan nasabah akan memaksimalkan kinerja setiap unit kerja dan juga meningkatkan citra Bank di masyarakat. Diharapkan hal ini akan dapat menciptakan hubungan yang menguntungkan dan berkesinambungan antara Bank dan nasabah.

Bank Ina telah memiliki Kode Etik perilaku karyawan yang berlaku bagi setiap orang yang bekerja di Bank. Setiap karyawan harus mematuhi Kode Etik perilaku ini sebagaimana mematuhi undang-undang dan peraturan lainnya. Seorang atasan harus dapat menjadi contoh/panutan dalam penerapan Kode Etik perilaku ini.

b. Penyusunan Tim Implementasi Strategi *Anti-Fraud* (Tim InSaf)

Untuk penyesuaian susunan tim penanganan tindak *fraud* dengan struktur organisasi baru agar dapat berjalan efektif sesuai dengan kondisi & kebutuhan Bank, maka Tim Penanganan Tindak *Fraud* sebelumnya yang disusun berdasarkan Surat Keputusan Direksi No. SK/DIR/013/0421 tanggal 29 April 2021 tentang Tim Penanganan Tindak *Fraud* disusun ulang kembali menjadi Tim InSaf.

Tim InSaf disusun berdasarkan Surat Keputusan Direksi No. SK/DIR/010/0322 tanggal 17 Maret 2022 tentang Tim Implementasi Strategi *Anti-Fraud* (Tim InSaf).

2. Capital

a. Limited Public Offering (PUT) IV

Implementation of PUT IV was completed on December 27, 2022, net proceeds from PUT IV of Rp794.71 billion were recorded as capital deposit funds and calculated as part of the core capital component in calculating the Bank's Minimum Capital Adequacy Requirement (KPMM) for December 31, 2022, which has been approved and recorded in the supervision administration of the Financial Services Authority as submitted to Bank Ina through the Financial Services Authority Letter No. S-184/PB.31/2022 dated 28 December 2022 Regarding the Recording and Use of Bank Capital Deposit Funds.

b. The achievement of profitability strengthens the Bank's capital. The 2021 Annual GMS results dated June 3, 2022 approved and determined the use of the Bank's net profit for the financial year ending on December 31, 2021 of Rp39.75 billion to be used for the Bank's business development, with the following details.

- 1) An amount of Rp7.95 billion is 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 Rp31.80 billion is recorded as retained earnings.

3. The Bank's commitment to comply with stipulated conditions such as LLL, GWM, RPIM ratio, PDN and other provisions.

4. The Bank's commitment to improving the implementation of governance in lending HNWI, among others, through improving policies and SOPs, as well as fulfilling supporting documents for credit analysis.

5. The Bank pays serious attention to the implementation of an anti-fraud strategy in controlling the level of possibility and opportunity to commit fraud as well as collusion and abuse of authority. Efforts that have been made to prevent fraud:

a. Implementation of anti-fraud strategy policies and procedures No. RMG/13/02/0621 dated July 1, 2021, so that the fraud control system can be implemented effectively and continuously.

An improvement to the Anti-Fraud Strategy Policy and Procedure No. RMG/013/01/0320 dated March 30, 2020, is the Anti-Fraud Strategy Policies and Procedure No. RMG/13/02/0621 dated July 1, 2021. Employees are required to sign the Integrity Pact Declaration found in this policy.

In order to create a harmonious and professional work environment and relationship as well as provide good service to customers, it is necessary to apply rules regarding the Code of Conduct of employees that govern the relationship among employees, between employees and the Bank, and between employees and customers. Good and professional attitudes and behavior among employees as well as between employees and customers will maximize the performance of each work unit and also enhance the Bank's image in the community. It is expected that this will create a profitable and sustainable relationship between the Bank and customers.

Bank Ina has a Code of Conduct for employees that applies to everyone who works at the Bank. Like other laws and regulations, this Code of Conduct must be followed by every employee. When putting this Code of Conduct into practice, a superior must be able to serve as an example or role model.

b. Formation of Anti-Fraud Strategy Implementation Team (InSaf Team)

In order to adjust the composition of the fraud handling team with the new organizational structure so that it can run effectively according to the conditions and needs of the Bank, the previous Fraud Handling Team was prepared based on Board of Directors Decision No. SK/DIR/013/0421 dated 29 April 2021 on Fraud Handling Team was rearranged to become the InSaf Team.

The InSaf team was formed based on the Board of Directors Decision No. SK/DIR/010/0322 dated 17 March 2022 on Anti-Fraud Strategy Implementation Team (InSaf Team).

Analisis Hasil Penilaian Sendiri Tingkat Kesehatan Bank Ina Analysis of Bank Ina's Soundness Level Self-Assessment Results

c. Arahan Pengurus Bank

Pada Rapat Kerja Bank Ina pada tanggal 21-22 Januari 2022 bertempat di Hotel Ibis Novotel, Bogor:

- 1) Direktur Manajemen Risiko dan Kepatuhan memberikan arahan:
 - a) Penerapan strategi *anti-fraud* dilakukan dengan membentuk budaya kantor dan unit kerja yang *good governance*;
 - b) Dimulai dari diri sendiri pimpinan untuk menjadi *role model*/ contoh bagi timnya (*example*);
 - c) Pemahaman tentang kebijakan, SOP, dan tidak melanggar peraturan yang berlaku (*understand & comply*);
 - d) Melakukan pengecekan rutin terhadap pelaksanaan tugas timnya (*trust & check*);
 - e) Sadar terhadap risiko-risiko yang ada (*risk awareness*);
 - f) Eskalasi bila ada risiko, melalui *whistleblowing* (*escalate*);
 - g) Penerapan strategi *anti-fraud* mengacu kepada Kebijakan Manajemen No. RMG/13/02/0621 tentang Kebijakan dan Prosedur Strategi Anti-Fraud; dan
 - h) Dalam upaya deteksi *fraud*, seluruh pemangku kepentingan dilibatkan untuk mendeteksi kemungkinan *fraud* melalui mekanisme *whistleblower*. Bank akan memberikan perlindungan terhadap *whistleblower*.

2) Direktur Utama memberikan arahan:

Bahwa pertumbuhan bisnis yang tinggi, tetapi harus tetap diikuti dengan penerapan GCG yang baik, agar bisnis dapat *sustain*. Pencegahan *fraud* menjadi *concern* Direktur utama. *Digital crime* banyak terjadi dalam dunia perbankan dan harus diwaspadai. Beberapa karyawan mungkin terlibat utang, sehingga pimpinan harus memberikan perhatian khusus kepada karyawan tersebut (menerapkan *Know Your Employee*) dengan melakukan antisipasi sedini mungkin. Seluruh karyawan diminta untuk dapat membantu proses deteksi dini terjadinya *fraud* melalui penerapan *whistleblower* sebagai mitigasi terhadap terjadinya *operational risk* yang berpotensi menimbulkan kerugian.

- 3) Komisaris Utama memberikan arahan agar Bank Ina selektif dalam melakukan hubungan usaha dan melakukan langkah-langkah pencegahan *fraud* melalui peningkatan *security* dan *risk awareness*.

d. Meningkatkan fungsi internal control melalui pembentukan Unit Kerja Kontrol Internal di masing-masing kantor cabang.

- e. Menyelenggarakan sosialisasi *anti-fraud* kepada karyawan dengan narasumber dari internal Bank.
Untuk mendorong penerapan budaya *anti-fraud* bagi pegawai, Bank Ina melakukan Sosialisasi budaya *anti-fraud* secara rutin, meliputi kebijakan Kode Etik Bank, sistem kontrol internal, kebijakan *whistleblowing*, penerapan sanksi tindak *fraud*, dan materi lain yang dianggap relevan. Sosialisasi ini wajib diikuti oleh seluruh karyawan tanpa kecuali.

Pada tanggal 24 Maret 2022 dalam Acara *Induction Training* untuk karyawan baru diselenggarakan Sosialisasi Strategi Anti-Fraud dan *Basic Risk Management*.

Pada pertemuan Koordinasi Operasional Bulanan tanggal 6 Juli 2022, Kepala Divisi Manajemen Risiko memaparkan terkait strategi *anti-fraud* dengan judul "Pengendalian Internal sebagai Upaya Mitigasi *Fraud*."

- f. Proses mutasi dan rotasi beberapa karyawan.
- g. Pemberian izin cuti wajib kepada karyawan yang telah memiliki hak cuti sebagaimana diatur dalam ketentuan Cuti.
- h. Penambahan staf di beberapa unit kerja.
- i. *Surprise audit* yang dilakukan oleh Divisi Audit Internal ke Kantor Cabang. Rencana *surprise audit* hanya diketahui oleh Kepala Divisi Audit Internal dan Direktur Utama.
- j. Sebagai upaya pencegahan terjadinya *fraud*, Bank Ina menerapkan kebijakan mengenal pegawai yang merupakan upaya pengendalian dari aspek Sumber Daya Manusia. 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, dan Penerimaan Karyawan No. SDM/003/0519 bulan Mei 2019.

c. Bank Management Instructions

At Bank Ina's Work Meeting on January 21-22, 2022 at Ibis Novotel Hotel, Bogor:

- 1) Director of Risk Management and Compliance provides direction:
 - a) Implementation of an anti-fraud strategy is carried out by establishing a good governance office and work unit culture;
 - b) Starting from the leader themselves in becoming a role model/ example for their team;
 - c) Understanding of policies, SOPs, and not violating applicable regulations (*understand & comply*);
 - d) Performing routine checks on the implementation of a team's duties (*trust & check*);
 - e) Awareness of existing risks (*risk awareness*);
 - f) Escalation if there is a risk, through *whistleblowing* (*escalate*);
 - g) Implementation of anti-fraud strategy refers to Management Policy No. RMG/13/02/0621 on Anti-Fraud Strategy Policies and Procedures; and
 - h) In fraud detection efforts, all stakeholders are involved in detecting possible fraud through a whistleblower mechanism. The Bank will provide protection against whistleblowers.

2) Directions given by the President Director:

That business growth is high, but must still be followed by good GCG implementation, to achieve sustainable business. Fraud prevention is a concern of the President Director. Digital crime occurs a lot in the world of banking and must be watched out for. Some employees may be involved in debt, so the leader must pay special attention to these employees (implement *Know Your Employee*) by anticipating as early as possible. All employees are requested to be able to assist in the process of early detection of fraud through the implementation of a whistleblower as a mitigation of operational risks that have the potential to cause losses.

- (3) The President Commissioner provides direction so that Bank Ina is selective in conducting business relations and takes steps to prevent fraud by increasing security and risk awareness.

d. Improving the internal control function through the establishment of an Internal Control Work Unit in each branch office.

- e. Organizing anti-fraud dissemination to employees with internal sources from the Bank.
To encourage the implementation of anti-fraud culture for employees, Bank Ina conducts dissemination of anti-fraud culture on a regular basis, including policies on the Bank's Code of Conduct, internal control system, whistleblowing policy, imposition of sanction for fraud, and other materials deemed relevant. This dissemination must be followed by all employees without exception.

An anti-fraud strategy dissemination session and introductory risk management training were held on March 24, 2022, as part of the induction training event for new workers.

The Head of Risk Management Division presented the anti-fraud plan titled "Internal Control as a Fraud Mitigation Effort" during the Monthly Operational Coordination meeting on July 6, 2022.

- f. The process of transfer and rotation of several employees.
- g. Granting mandatory leave permits to employees who already have leave rights as stipulated in the Leave provisions.
- h. Additional staff in several work units.
- i. Surprise audit conducted by the Internal Audit Division at the Branch Office. The surprise audit plan is only known by the Head of Internal Audit Division and the President Director.
- j. As an effort to prevent fraud, Bank Ina implements know-your-employee policy which is an effort to control the Human Resources aspect. The know-your-employee policy is effectively outlined in the Anti-Fraud Strategy Policies and Procedures No. RMG/13/02/0621 dated 1 July 2021 and Manpower Planning Policy, Recruitment Procedures, and Employee Acceptance No. SDM/003/0519 May 2019.

Analisis Hasil Penilaian Sendiri Tingkat Kesehatan Bank Ina

Analysis of Bank Ina's Soundness Level Self-Assessment Results

Bank Ina melakukan permintaan informasi debitur (iDeb) karyawan dan calon karyawan melalui SLIK sebagai upaya deteksi dini untuk mengetahui adanya karyawan yang bermasalah dalam pinjaman yang secara langsung/tidak langsung dapat mempengaruhi sikap bekerja.

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.

- k. Sebagai bentuk komitmen dari karyawan untuk bersikap dan berperilaku yang baik serta bekerja profesional, maka setiap karyawan PT Bank Ina Perdana Tbk atas kesadarannya menandatangani "Janji Karyawan; Deklarasi Pernyataan *Anti-Fraud*; Surat Pernyataan Penghindaran Benturan Kepentingan; Kode Etik Perilaku Karyawan dan Deklarasi Pakta Integritas".

l. Peningkatan Kesejahteraan Karyawan

- 1) Pemberian tunjangan akhir tahun pada tanggal 9 Desember 2022 dan tunjangan hari raya (THR) Idul Fitri 1 Syawal 1443 H telah diberikan kepada karyawan pada tanggal 18 April 2022.
- 2) Penyesuaian gaji tahun 2022.
Manajemen mengapresiasi karyawan dengan mempertimbangkan hasil kinerja tahun 2021, serta penyesuaian gaji terhitung bulan Januari 2022.
- 3) Perlindungan sosial kepada karyawan berupa asuransi kesehatan
Selain ikut asuransi kesehatan melalui Badan Penyelenggara Jaminan Sosial (BPJS), Bank Ina juga mengikuti karyawan dalam asuransi kesehatan PT Asuransi Central Asia (ACA).

- m. Dalam rangka meningkatkan partisipasi semua karyawan untuk melaporkan pelanggaran-pelanggaran yang terjadi, Bank Ina telah menerbitkan kebijakan manajemen berupa kebijakan dan Pedoman Umum *Whistleblowing* No. 001 tanggal 10 Februari 2021.

Divisi Audit Internal bertanggungjawab atas pelaksanaan *Whistleblower Policy* antara lain dengan:

- 1) Membuka jalur pengaduan khusus (*hotline service*) untuk pelaporan atau pengaduan adanya indikasi kejadian *fraud* dari pihak-pihak internal Bank (*whistleblower*);
- 2) Membuka jalur pengaduan khusus, baik untuk jalur telepon maupun *mail-box* untuk pelaporan atau pengaduan adanya indikasi kejadian *fraud* dari pihak-pihak eksternal Bank (*customer*);
- 3) Melakukan registrasi dan penatausahaan atas setiap laporan yang masuk dari *whistleblower*; serta
- 4) Melakukan analisa dan tindak lanjut terhadap pengaduan-pengaduan yang masuk dan melakukan pemeriksaan secara intensif terkait adanya indikasi kejadian *fraud*.

6. Pembukaan Kantor Cabang Palu, Kantor Cabang Tegal, dan Kantor Cabang Pembantu (KCP) Pati, menambah layanan dan jangkauan bisnis Bank yang diyakini dapat mendorong pertumbuhan bisnis.

7. Direksi telah memaparkan RBB/Revisi RBB dan realisasinya pada:

- a. Pada Acara Mini Rapat Kerja (Raker) Kamis dan Jumat, 19-20 Oktober 2022, bertempat di Kantor Pusat Gedung Ariobimo Sentral Jl. HR Rasuna Said Blok X-2 Kav, Jakarta Selatan, 12950 dan melalui Zoom Meeting.
- b. Pada Acara Mini Raker Kamis dan Jumat, 20-21 Juli 2022, bertempat di Kantor Pusat Gedung Ariobimo Sentral Jl. HR Rasuna Said Blok X-2 Kav, Jakarta Selatan, 12950 dan melalui Zoom Meeting.
- c. Pada Acara Mini Raker Selasa dan Rabu, 12-13 April 2022, bertempat di Kantor Pusat Gedung Ariobimo Sentral Jl. HR Rasuna Said Blok X-2 Kav, Jakarta Selatan, 12950 dan melalui Zoom Meeting.
- d. Pada Acara Raker Jumat dan Sabtu, 21-22 Januari 2022 Hotel Ibis Novotel, Bogor.

Sepanjang periode laporan ini, Bank Ina telah menerapkan sistem pengendalian internal dan melakukan *monitoring* atas pelaksanaannya, namun masih saja terjadi adanya beberapa kali pengenaan denda terkait dengan pelaporan sebesar Rp500,35 juta pada Semester II 2022 dan terjadi beberapa *fraud* yang berpotensi kerugian bagi Bank.

Bank Ina obtains debtor information (iDeb) from current and potential employees using SLIK as part of an early detection attempt to determine whether any workers have loan-related issues that might negatively or positively impact their work attitudes.

The implementation of mentoring by Human Capital for managers during the annual and mid-year performance review process is anticipated to enhance know your employee leadership toward their staff members.

- k. Every employee of PT Bank Ina Perdana Tbk consciously signs the "Employee Promise; Declaration of Anti-Fraud Statement; Statement of Conflict-of-Interest Avoidance; Code of Conduct of Employees and Declaration of Integrity Pact" as a sign of their commitment to act properly and work professionally.

l. Employee Welfare Improvement

- 1) Provision of year-end allowances on December 9, 2022 and Eid Al-Fitr 1 Syawal 1443 H holiday allowances (THR) was given to employees on April 18, 2022.
- 2) 2022 salary adjustment.
Management appreciates employees by considering the performance results in 2021, as well as salary adjustments starting in January 2022.
- 3) Employee social security in the form of health insurance
Employees of Bank Ina are enrolled in PT Asuransi Central Asia (ACA) health insurance in addition to Social Security Administration Agency (BPJS) health insurance.

- m. Bank Ina has released management policies in the form of policies and General Whistleblowing Guidelines No. 001 dated February 10, 2021 to promote the engagement of all workers in reporting violations that have occurred.

The Internal Audit Division is responsible for the implementation of the Whistle Blower Policy, among others by:

- 1) Opening a special complaint line (*hotline service*) for reporting or complaints of indications of fraud from internal parties of the Bank (*whistle blower*);
- 2) Opening a special complaint line, both for telephone lines and mailboxes for reporting or complaints about indications of fraud from external parties of the Bank (*customers*);
- 3) Performing registration and administration of every incoming report from the whistle blower; and
- 4) Analyzing and following up on incoming complaints and performing intensive audit on indications of fraud.

6. Established Palu Branch Office, Tegal Branch Office, and Pati Sub-Branch Office (KCP), to expand services and business reach of the Bank which is deemed to encourage business growth.

7. The Board of Directors has presented the RBB/Revised RBB and its realization:

- a. At Mini Working Meeting (Raker), Thursday and Friday, October 19-20, 2022, at Ariobimo Sentral Building Head Office, Jl. HR Rasuna Said Blok X-2 Kav, Jakarta Selatan, 12950 and via Zoom Meeting.
- b. At Mini Working Meeting, Thursday and Friday, July 20-21, 2022, at Ariobimo Sentral Building Head Office, Jl. HR Rasuna Said Blok X-2 Kav, Jakarta Selatan, 12950 and via Zoom Meeting.
- c. At Mini Working Meeting, Tuesday and Wednesday, April 12-13, 2022, at Ariobimo Sentral Building Head Office, Jl. HR Rasuna Said Blok X-2 Kav, Jakarta Selatan, 12950 and via Zoom Meeting.
- d. At Working Meeting, Friday and Saturday, January 21-22, 2022, at Ibis Novotel Hotel, Bogor.

Throughout this reporting period, Bank Ina implemented an internal control system and monitored its implementation, but there were still several fines imposed related to the reporting amounting to Rp500.35 million in Semester II 2022 and several frauds that had the potential to cause losses to the Bank.

Analisis Hasil Penilaian Sendiri Tingkat Kesehatan Bank Ina Analysis of Bank Ina's Soundness Level Self-Assessment Results

Earning

Kinerja Bank dalam Menghasilkan Laba (Rentabilitas)

Kinerja Bank dalam menghasilkan laba (rentabilitas) dinilai **"Baik"**. Realisasi laba di bulan Desember tahun 2022 tercapai sebesar Rp157,05 miliar atau 173,26% dari target yang ditetapkan dan meningkat 295,10% dibandingkan laba pada posisi yang sama di tahun 2021. Pendapatan bunga bersih Bank meningkat 151,55%, yaitu dari Rp236,16 miliar per Desember 2021 menjadi Rp594,06 miliar per Desember 2022, laba juga diperoleh dari keuntungan aktivitas penjualan surat berharga sebesar Rp13,79 miliar.

Rasio NIM Bank meningkat dari 2,36% per akhir Desember 2021 menjadi 3,49% per akhir Desember 2022 terutama dipengaruhi oleh peningkatan rasio LDR yang meningkat dari 29,67% menjadi 63,06%.

Sumber-Sumber Rentabilitas

Sumber utama rentabilitas Bank masih berasal dari *core earning* (pendapatan bunga) dari komponen kredit yang diberikan, penempatan pada surat berharga dan penempatan antar Bank, sedangkan komponen lainnya yang berasal dari keuntungan aktivitas penjualan surat berharga pada semester ini menyumbang sebesar Rp13,79 miliar menurun bila dibandingkan tahun 2021 sebesar Rp70,5 miliar sehubungan dengan kondisi pasar surat berharga yang kurang kondusif.

Perkembangan ekonomi nasional yang sudah mulai pulih dari dampak pandemi Covid-19, memberi dampak positif pada kinerja Bank Ina sehingga mampu memenuhi target-target yang ditetapkan dalam RBB. Pencapaian penyaluran kredit Bank, per posisi akhir Desember 2022 sebesar 114,79% (Rp9.749,25 miliar), dengan rasio kredit bermasalah sebesar 1,73% (Rp168,08 miliar). Sementara itu, pencapaian DPK hingga akhir bulan Desember tahun 2022 sebesar Rp15.424 miliar atau sebesar 98,21% dari target yang telah ditetapkan.

Pendapatan bunga Bank sebesar Rp1.171,95 miliar (Desember 2022) lebih tinggi dari periode Desember 2021 sebesar Rp672,49 miliar, yang pada akhirnya meningkatkan pendapatan bunga bersih Bank sebesar 151,55%, yaitu dari Rp236,16 miliar per Desember 2021 menjadi Rp594,06 miliar per Desember 2022. Selain itu, pendapatan dari *fee income* menurun dari Rp99,32 miliar (Desember 2021) menjadi Rp41,58 miliar (Desember 2022), terutama karena menurunnya pendapatan dari hasil penjualan surat berharga.

Tingkat efisiensi operasional cenderung meningkat dibandingkan tahun 2021, tercermin dari rasio biaya operasional pendapatan operasional (BOPO) yang menurun dari 92,42% akhir Desember 2021 menjadi 82,43% di akhir Desember 2022.

Stabilitas (Sustainability) Komponen-Komponen yang Mendukung Rentabilitas
Pertumbuhan kredit dan tingkat rasio kredit bermasalah, pendapatan dari surat berharga dan penempatan antar Bank, serta pendapatan operasional lainnya seperti *fee based income* akan memengaruhi prospek rentabilitas Bank ke depan. Berakhirnya pandemi Covid-19 diharapkan akan mendorong dunia usaha untuk menyerap penyaluran kredit Bank.

Reputasi PT Indolife Pensiortama sebagai Pemegang Saham Pengendali (PSP) dan Bapak Anthoni Salim sebagai Pemegang Saham Pengendali Tunggal (PSPT) Bank, diharapkan akan mendorong pengembangan bisnis dan membaiknya reputasi Bank, yang akan meningkatkan kepercayaan masyarakat. Dengan reputasi yang membaik akan semakin mudah bagi Bank menggalang dana masyarakat untuk disalurkan ke aktif produktif yang memiliki tingkat *earning* yang lebih baik. Selain itu, pengembangan produk-produk Bank seperti kredit skema KUR diharapkan akan meningkatkan pendapatan bunga Bank, di samping produk *digital banking*, *SBN Retail*, dan aktivitas sebagai Bank Devisa lainnya yang diharapkan akan dapat meningkatkan *fee base income* bagi Bank.

Manajemen Rentabilitas

Kemampuan mengelola rentabilitas dinilai **"Baik"**. Di tengah kondisi ekonomi yang belum sepenuhnya pulih dari dampak pandemi Covid-19 Bank masih dapat meningkatkan kinerjanya untuk menghasilkan laba. Bank membentuk cadangan sebagai antisipasi kemungkinan terjadinya risiko kredit. Pada akhir Desember 2022, Bank telah membentuk CKPN kredit sebesar Rp237,57 miliar (2,44% dari total kredit), sementara pembentukan CKPN untuk rekening administratif sebesar Rp8,21 miliar dan CKPN AYDA sebesar Rp19,01 miliar. Sebagai antisipasi terhadap kondisi perekonomian terkini, secara berkala Bank menerapkan strategi pencapaian rentabilitas melalui pembahasan dalam rapat ALCO yang dilaksanakan secara rutin setiap bulan.

The Bank's Performance in Making Profits (Profitability)

The Bank's performance in generating profits (profitability) is rated "Good". Profit realization in December 2022 was Rp157.05 billion or 173.26% of the target set and an increase of 295.10% compared to profit in the same position in 2021. The Bank's net interest income increased by 151.55%, from Rp236.16 billion as of December 2021 to Rp594.06 billion as of December 2022, profit was also obtained from profits from the sale of securities of Rp13.79 billion.

The Bank's NIM ratio increased from 2.36% as of the end of December 2021 to 3.49% as of the end of December 2022, which was mainly due to an increase in LDR ratio which increased from 29.67% to 63.06%.

Profitability Sources

The main source of the Bank's profitability still comes from core earnings (interest income) from the components of loans, placements in securities, and inter-bank placements, while other components originating from gains from the sale of securities during this semester contributed Rp13.79 billion, decreasing if compared to that of 2021 of Rp70.5 billion due to unfavourable securities market conditions.

The national economic development, which has started to recover from the impact of the Covid-19 pandemic, has had a positive impact on Bank Ina's performance, enabling the Bank to meet the targets set in the RBB. The Bank's loan achievement, as of the end of December 2022, was 114.79% (Rp9,749.25 billion), with a non-performing loans ratio of 1.73% (Rp168.08 billion). Meanwhile, the achievement of TPF until the end of December 2022 amounted to Rp15,424 billion or 98.21% of the set target.

The Bank's interest income of Rp1,171.95 billion (December 2022) was higher than the December 2021 period of Rp672.49 billion, which ultimately increased the Bank's net interest income by 151.55%, from Rp236.16 billion as of December 2021 to Rp594.06 billion as of December 2022. In addition, fee income decreased from Rp99.32 billion (December 2021) to Rp41.58 billion (December 2022), mainly due to a decrease in income from the sale of securities.

The ratio of operating income to operating income (BOPO), which fell from 92.42% at the end of December 2021 to 82.43% at the end of December 2022, shows that operational efficiency is generally higher than it was in 2021.

Stability (Sustainability) Components Supporting Profitability

Loan growth and non-performing loan ratios, income from securities and interbank placements, as well as other operating income such as fee-based income will affect the prospects for the Bank's future profitability. It is expected that the end of the Covid-19 pandemic will encourage the business world to absorb bank lending.

The reputation of PT Indolife Pensiortama as the Controlling Shareholder (PSP) and Mr. Anthoni Salim as the Bank's Sole Controlling Shareholder (PSPT), is expected to encourage business development and improve the Bank's reputation, which will increase public trust. With an improved reputation, it will be easier for the Bank to raise public funds to be channelled into earning assets that have a better level of earnings. In addition, the Bank's product development such as KUR scheme credit is expected to increase the Bank's interest income, in addition to digital banking products, Retail SBN, and activities as other Foreign Exchange Banks which are expected to increase the fee-based income for the Bank.

Profitability Management

The ability to manage profitability is rated **"Good"**. Amid the economic conditions that have not fully recovered from the impact of the Covid-19 pandemic, the Bank can still improve its performance to generate profits. The Bank establishes reserves in anticipation of possible credit risk. At the end of December 2022, the Bank established a credit CKPN of Rp237.57 billion (2.44% of total loans), while the establishment of CKPN for administrative accounts is Rp8.21 billion and CKPN for AYDA is Rp19.01 billion. In anticipation of the latest economic conditions, the Bank periodically implements a strategy to achieve profitability through discussions at ALCO meetings which are held regularly every month.

Analisis Hasil Penilaian Sendiri Tingkat Kesehatan Bank Ina

Analysis of Bank Ina's Soundness Level Self-Assessment Results

Capital

Kecukupan Modal

Rasio kecukupan modal KPMM per Desember 2022 menurun menjadi sebesar 31,12% bila dibanding posisi Desember 2021 sebesar 53,14%. Penurunan rasio KPMM terjadi karena pertumbuhan aktiva tertimbang menurut risiko (ATMR) Bank relatif tinggi, yaitu sebesar Rp6.182,63 miliar (141,03%) dibanding pertumbuhan modal, yaitu sebesar Rp972,37 miliar (41,16%). Pertumbuhan ATMR tersebut terutama berasal dari pertumbuhan ATMR Risiko kredit sebesar Rp6.333,39 miliar (159,01%) dan pertumbuhan risiko operasional sebesar Rp65,67 miliar (19,81%), sementara risiko pasar menurun sebesar Rp129,44 miliar (98,74%).

Pertumbuhan ATMR risiko kredit yang tinggi disebabkan karena peningkatan penyaluran kredit pada tahun 2022, yaitu sebesar Rp6.269,62 miliar (162,83%) yang menunjukkan penyerapan kredit oleh dunia usaha yang semakin membaik setelah pandemi Covid-19 mulai mereda.

Peningkatan modal Bank di tahun 2022 terutama disebabkan karena adanya peningkatan modal inti Bank yang bersumber dari dana setoran modal Rp794,71 miliar yang merupakan hasil pelaksanaan dari PUT IV setelah mendapatkan persetujuan Otoritas Jasa Keuangan melalui Surat Otoritas Jasa Keuangan No. S-184/PB.31/2022 tanggal 28 Desember 2022. Modal inti Bank per akhir Desember 2022 menjadi sebesar Rp3.227,40 miliar, sehingga telah memenuhi persyaratan tahapan Bank untuk menjadi Bank KBMI 1 seperti diatur dalam ketentuan Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021 tentang Bank Umum.

Mengacu kepada ketentuan Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tanggal 29 Januari 2016 mengenai Kewajiban Penyediaan Modal Minimum Bank Umum maka dengan profil risiko predikat 2 (*Low to Moderate*) Bank wajib menyediakan modal minimum sebesar 9% dari ATMR (Rp964,38 miliar). Dengan total modal Bank per posisi 31 Desember 2022 sebesar Rp3.334,75 miliar, maka Bank memiliki total modal di atas kebutuhan minimum, atau memiliki surplus sebesar Rp2.370,37 miliar, jauh di atas ketentuan penyediaan modal minimum sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tersebut.

Rasio KPMM Bank yang masih tinggi (31,12%), mencerminkan kemampuan Bank untuk mengabsorpsi risiko dalam mengembangkan bisnis Bank.

Manajemen Permodalan Bank

Keberhasilan pelaksanaan IPO di tahun 2014 telah menempatkan Bank Ina sebagai perusahaan terbuka, sehingga membuka peluang untuk memperoleh permodalan dari pasar saham. Dalam perjalanannya untuk meningkatkan permodalan, Bank Ina melaksanakan PUT, dan yang terakhir adalah PUT IV yang menghasilkan dana bersih sebesar Rp794,71 miliar.

Keberhasilan memperoleh dana hasil PUT IV, telah meningkatkan modal inti Bank menjadi Rp3.227,40 miliar pada 31 Desember 2022 sehingga Bank sudah memenuhi ketentuan Pemenuhan Modal Inti Minimum yang dipersyaratkan dalam Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2020 tentang Konsolidasi Bank Umum, yang mengharuskan pemenuhan modal inti minimum sebesar Rp3 triliun paling lambat tanggal 31 Desember 2022. Langkah ini juga merupakan tahapan Bank untuk memenuhi persyaratan menjadi Bank KBMI 1 dengan modal minimum sebesar Rp3 triliun selambat-lambatnya pada akhir tahun 2022 seperti diatur dalam Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021 tentang Bank Umum.

Kemampuan Akses Permodalan yang Dilihat dari Sumber Internal dan Sumber Eksternal

Kemampuan Bank untuk penambahan modal secara organik cukup baik, keuntungan yang diperoleh dalam periode tahun buku 2021 digunakan sepenuhnya untuk mendorong pertumbuhan organik khususnya dalam memperkuat permodalan Bank.

Hasil RUPS Tahunan 2021, yang diselenggarakan tanggal 3 Juni 2022 menyetujui dan menetapkan penggunaan laba bersih Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2021 sebesar Rp39,75 miliar digunakan untuk pengembangan usaha Bank, dengan rincian sebagai berikut.

1. Sebesar Rp7,95 miliar 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.
2. Sisanya sebesar Rp31,80 miliar dibukukan sebagai laba ditahan.

Kemampuan akses permodalan dinilai sangat baik tercermin dari keberhasilan Bank memperoleh dana melalui pelaksanaan PUT IV. Dengan pertimbangan tersebut aspek permodalan Bank dalam tingkat kesehatan dinilai **"Sangat Baik."**

Capital Adequacy

The capital adequacy ratio as of December 2022 decreased to 31.12% compared to December 2021 position of 53.14%. The decrease in CAR was due to the relatively high growth of the Bank's risk-weighted assets (RWA), which amounted to Rp6,182.63 billion (141.03%) compared to capital growth, which amounted to Rp972.37 billion (41.16%). RWA growth was mainly derived from RWA Credit risk growth of Rp6,333.39 billion (159.01%) and operational risk growth of Rp65.67 billion (19.81%), while market risk decreased by Rp129.44 billion (98.74%).

The high growth in RWA for credit risk was due to an increase in lending in 2022, which amounted to Rp6,269.62 billion (162.83%) which showed that credit absorption by the business world was getting better after the Covid-19 pandemic began to subside.

The increase in the Bank's capital in 2022 was primarily the result of the implementation of PUT IV following the receipt of approval from the Financial Services Authority through Financial Services Authority Letter No. S-184/PB.31/2022 dated December 28, 2022. This increase in the Bank's core capital came from Rp794.71 billion in capital deposit funds. The Bank has met the requirements for the stages of a Bank to become a KBMI 1 Bank as specified in the provisions of Financial Services Authority Regulation No. 12/POJK.03/2021 on Commercial Banks because its core capital as of the end of December 2022 was Rp3,227.40 billion.

Referring to the provisions of Financial Services Authority Regulation No. 11/POJK.03/2016 dated January 29, 2016, on Capital Adequacy Ratio for Commercial Banks, with a risk profile rating of 2 (Low to Moderate), the Bank is required to provide minimum capital of 9% of RWA (Rp964.38 billion). With the Bank's total capital as of December 31, 2022, of Rp3,334.75 billion, the Bank has total capital above the minimum requirement, or has a surplus of Rp2,370.37 billion, far above the minimum capital requirement as stipulated in the Authority Regulation Financial Services No. 11/POJK.03/2016.

The Bank's CAR, which is still high (31.12%), illustrates the Bank's capacity to tolerate risk while growing its business.

Bank Capital Management

The successful implementation of IPO in 2014 has positioned Bank Ina as a public company, and thereby opening up opportunities to obtain capital from the stock market. On its way to increase capital, Bank Ina conducted PUT, and the last one was PUT IV which generated net funds of Rp794.71 billion.

The success of obtaining proceeds from PUT IV has increased the Bank's core capital to Rp3,227.40 billion on December 31, 2022, and therefore, the Bank has fulfilled the Minimum Core Capital Requirements required in Financial Services Authority Regulation No. 12/POJK.03/2020 on Consolidation of Commercial Banks, which requires fulfillment of a minimum core capital of Rp3 trillion no later than December 31, 2022. This step is also a stage for the Bank to fulfil the requirements to become a KBMI 1 Bank with a minimum capital of Rp3 trillion no later than at the end of 2022 as stipulated in the Financial Services Authority Regulation No. 12/POJK.03/2021 on Commercial Banks.

Capital Access Ability Viewed from Internal Sources and External Sources

The Bank's capacity to boost organic capital is rather strong; the profits made throughout the 2021 financial year period were entirely invested in the Bank's capacity to support organic growth, particularly in terms of capital strengthening.

The 2021 Annual GMS results, which was held on June 3, 2022, approved and determined the use of the Bank's net profit for the financial year ending December 31, 2021 of Rp39.75 billion to be used for the Bank's business development, with the following details.

- 1) An amount of Rp7.95 billion is 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 Rp31.80 billion is recorded as retained earnings.

The Bank's performance in collecting funds through the implementation of PUT IV is evidence that the ability to acquire capital is quite good. The Bank's capital aspect in terms of soundness is rated **"Very Good"**.

Penerapan Pedoman Tata Kelola Perusahaan Terbuka

Implementation of Public Company Governance Guidelines

Penerapan GCG Bank Ina telah disesuaikan dengan Pedoman Tata Kelola Perusahaan Terbuka yang disusun berdasarkan Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 dan Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015, sebagaimana diungkapkan berikut.

Bank Ina's GCG implementation has been adjusted to the Public Company Governance Guidelines compiled based on Financial Services Authority Regulation no. 21/POJK.04/2015 and Financial Services Authority Circular No. 32/SEOJK.04/2015, as disclosed below.

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. Technical voting methods or procedures are disclosed in the Governance Implementation Guidelines No. COM/001/01/0319 dated March 29, 2019.	Terpenuhi Complied	RUPS Tahunan diselenggarakan pada tanggal 3 Juni 2022 dihadiri oleh seluruh anggota Dewan Komisaris dan Direksi Bank Ina. The Annual GMS was held on June 3, 2022, 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 (one) 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, 2019.
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 No. SK/KOM/002/0820 tanggal 14 Agustus 2020. Komite Nominasi dan Remunerasi membantu melaksanakan fungsi dan tugas Dewan Komisaris terkait pengusulan seseorang untuk diangkat sebagai anggota Direksi Bank. In accordance with the Remuneration and Nomination Committee Charter No. SK/KOM/002/0820 dated August 14, 2020, 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.



No.	Aspek/Prinsip/Rekomendasi Aspects/Principles/Recommendations	Status	Keterangan Description
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.
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 self-assessment criteria for the implementation of Bank Ina's GCG.
	b. Kebijakan penilaian sendiri (<i>self-assessment</i>) untuk menilai kinerja Direksi diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. The self-assessment policy to assess the Board of Directors' performance is disclosed in the Public Company's Annual Report.	Terpenuhi Complied	Penilaian kinerja Direksi telah diungkapkan dalam Laporan Tahunan ini. Assessment of the performance of the Board of Directors has been disclosed in this Annual Report.
	c. Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. The Board of Directors has policy related to resignation of the Board of Directors' members if involved in financial crime.	Terpenuhi Complied	Kebijakan pengunduran diri anggota Direksi tertuang dalam Pedoman Penerapan Tata Kelola No. 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. RMG/13/02/0621 tanggal 1 Juli 2021 merupakan penyempurnaan dari Kebijakan dan Prosedur Strategi Anti-Fraud No. RMG/013/01/0320 tanggal 30 Maret 2020. 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. RMG/13/02/0621 dated July 1, 2021, is a refinement of the Anti-Fraud Strategy Policy and Procedure No. RMG/013/01/0320 dated March 30, 2020. 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.

No.	Aspek/Prinsip/Rekomendasi Aspects/Principles/Recommendations	Status	Keterangan Description
	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: 1. Memo/KSP/024/0622 tanggal 11 Agustus 2022 perihal Revisi Nilai Nominal Pengajuan Pengadaan Barang dan Jasa untuk Seleksi Vendor; 2. Petunjuk Pelaksanaan Operasi No. 077 tentang Penggunaan Jasa Pihak Ketiga dalam Pengadaan Jasa/Sewa Peralatan dan Perlengkapan Kantor; dan 3. Pedoman & Kebijakan Alih Daya No. SDM/001/00/0818; dan 4. Kebijakan Pengadaan Barang dan/atau Jasa No. UM/016/01/1221 tanggal 20 Desember 2021. Regarding policies on selection and capacity building of suppliers or vendors, the Bank has compiled: 1. Memo/KSP/024/0622 dated August 11, 2022, on Revision of Nominal Value for Submission of Procurement of Goods and Services for Vendor Selection; 2. Operation Implementation Instructions No. 077 on Use of Third-Party Services in Procurement of Services/Rent of Office Equipment and Supplies; 3. Outsourcing Guidelines & Policy No. HR/001/00/0818; and 4. Goods and/or Services Procurement Policy No. UM/016/01/1221 dated December 20, 2021.
	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: 1. Kebijakan <i>Business Continuity Management</i> (BCM) No. KEB/RMG/007/01/1222 tanggal 23 Desember 2022; 2. Memo/BB/046/1122 tanggal 25 November 2022 perihal Petunjuk Pelaksanaan Sistem <i>Complain Handling</i> Nasabah Melalui Kantor Cabang; 3. Standar Operasional Prosedur No. 157 tanggal 5 Agustus 2022 tentang Pengelolaan Rekening Tidak Aktif (<i>Dormant Account</i>); 4. Kebijakan Perlindungan, Penanganan, dan Penyelesaian Keluhan Konsumen No. KSP/DIB/250/00/0222 tanggal 25 Februari 2022; 5. Memo/KSP/011/0420 tanggal 14 April 2020 perihal Permohonan Relaksasi Kredit melalui <i>Call Center</i>; 6. Memo/KSP/006/0320 tanggal 23 Maret 2020 perihal Persetujuan Kebijakan Perlakuan Khusus dan Relaksasi Kredit terkait Covid-19; 7. Standar Operasional Prosedur No. 115 tanggal 20 Desember 2018 tentang Penanganan Pengaduan Konsumen terhadap Penyalahgunaan Produk/Layanan Bank; dan 8. Kebijakan No. RMG/016/00/0714 tanggal 1 Juli 2014 Tentang Pelayanan, Perlindungan, dan Penyelesaian Pengaduan Konsumen. Regarding policies on fulfillment of creditor rights, the Bank has compiled: 1. Business Continuity Management (BCM) Policy No. KEB/RMG/007/01/1222 dated December 23, 2022; 2. Memo/BB/046/1122 dated November 25, 2022, on Guidelines for Implementing a Customer Complaint Handling System Through Branch Offices; 3. Standard Operating Procedure No. 157 dated August 5, 2022, on Management of Dormant Accounts; 4. Consumer Complaint Protection, Handling, and Settlement Policy No. KSP/DIB/250/00/0222 dated February 25, 2022; 5. Memo/KSP/011/0420 dated April 14, 2020 on Requests for Credit Relaxation through Call Center; 6. Memo/KSP/006/0320 dated March 23, 2020, on Approval of Special Treatment and Credit Relaxation Policies related to Covid-19; 7. Standard Operating Procedure No. 115 dated December 20, 2018, on Handling of Consumer Complaints on Misuse of Bank Products/Services; and 8. Policy No. RMG/016/00/0714 dated July 1, 2014, on Service, Protection, and Settlement of Consumer Complaints.



No.	Aspek/Prinsip/Rekomendasi Aspects/Principles/Recommendations	Status	Keterangan Description
	e. Perusahaan Terbuka memiliki kebijakan sistem <i>whistleblowing</i> . The Public Company has a policy on WBS system.	Terpenuhi Complied	Kebijakan ini dimuat dalam Kebijakan Manajemen dan Pedoman Umum <i>Whistleblowing</i> No. 001 tanggal 10 Februari 2021. This policy is contained in the Management Policy and General Whistleblowing Guidelines No. 001 dated February 10, 2021.
	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

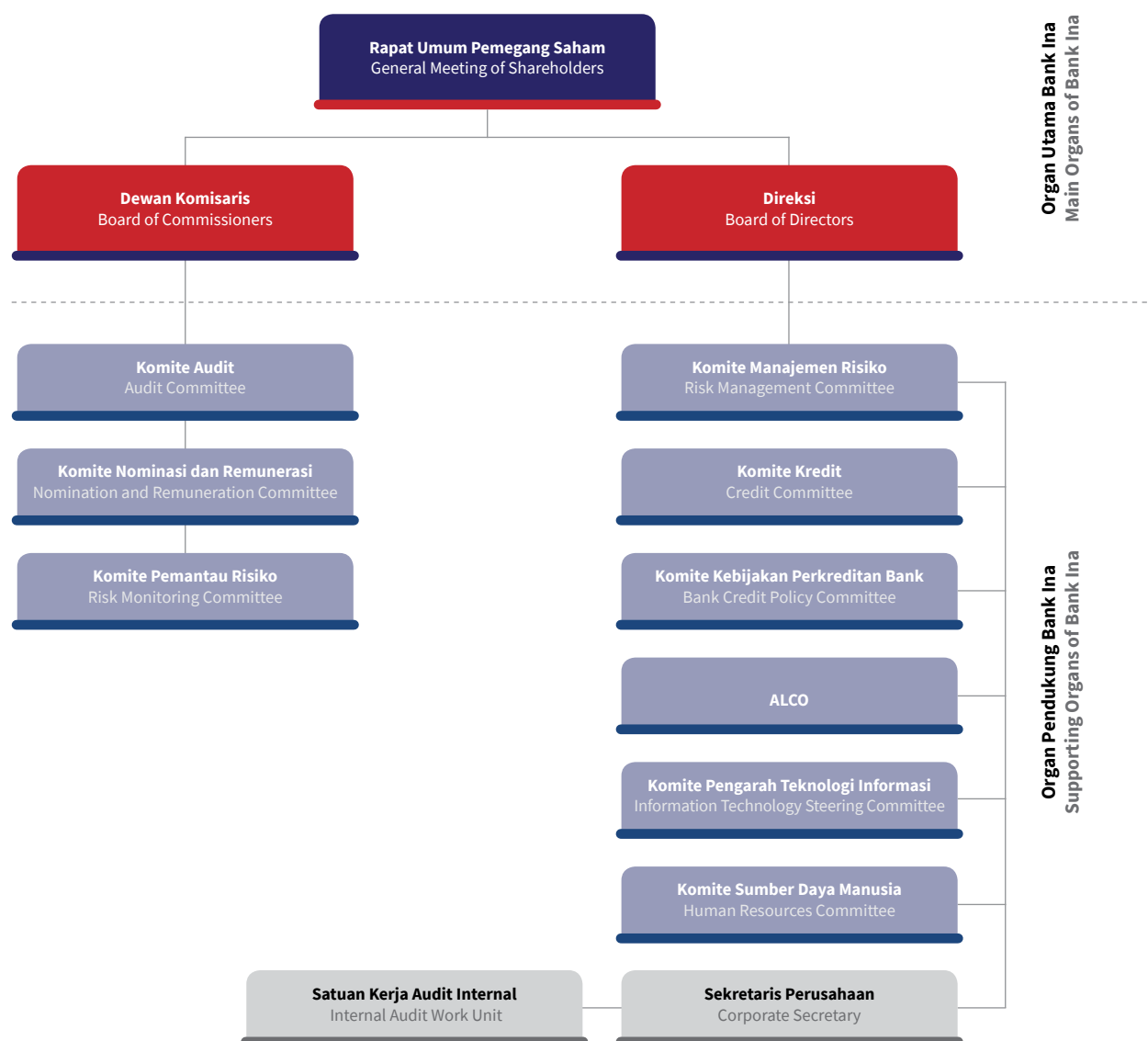
GCG Structure and Relationship

Bank Ina telah membentuk struktur GCG dengan berpedoman pada Undang-Undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas. Struktur tersebut dibentuk untuk memaksimalkan penerapan GCG melalui fungsi masing-masing organ Bank.

Bank Ina has established a GCG structure based on the Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies. This structure was formed to maximize the implementation of GCG through the functions of each organ of the Bank.

Struktur GCG Bank Ina digambarkan pada bagan berikut.

Bank Ina's GCG structure is illustrated in the following chart.



Berdasarkan struktur GCG tersebut, Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi merupakan organ utama Bank Ina. RUPS memiliki kewenangan tertinggi yang tidak dapat dilimpahkan kepada pihak mana pun. Sementara Dewan Komisaris dan Direksi merupakan organ yang bertanggung jawab dalam pengawasan dan pengelolaan Bank.

Based on the GCG structure, the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors are the main organs of Bank Ina. The GMS has the highest authority that cannot be delegated to any party. While the Board of Commissioners and Board of Directors are the organs responsible for supervising and managing the Bank.

Dalam rangka memaksimalkan fungsi organ utama, Bank membentuk organ pendukung yang terdiri dari Komite-Komite di bawah Dewan Komisaris dan Direksi. Selain itu, penerapan GCG di Bank Ina juga dibantu oleh Sekretaris Perusahaan dan Satuan Kerja Audit Internal.

Selain itu, Bank Ina juga menyusun sejumlah kebijakan yang wajib dipatuhi oleh seluruh Organ Bank. Kebijakan-kebijakan tersebut senantiasa dievaluasi secara berkala guna memastikan keefektifannya sehingga penerapan GCG di lingkungan Bank dapat berjalan dengan baik serta sesuai dengan perkembangan bisnis terkini. Kebijakan-kebijakan yang telah disusun Bank Ina diungkapkan sebagai berikut.

In order to maximize the function of the main organs, the Bank establishes supporting organs consisting of Committees under the Board of Commissioners and Board of Directors. In addition, the implementation of GCG at Bank Ina is also assisted by the Corporate Secretary and Internal Audit Work Unit.

In addition, Bank Ina also prepares a number of policies that must be complied with by all Bank Organs. These policies are regularly evaluated to ensure their effectiveness so that the implementation of GCG within the Bank can run properly and be in line with the latest business developments. The policies that have been prepared by Bank Ina are disclosed 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. 3.0 tanggal 4 November 2021 SOP 114 Ver. 3.0 dated November 4, 2021
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 SOP No. 115 dated December 20, 2018
Kebijakan Kewenangan Memutus Kredit Credit Approval Authority Policy	1. Memo/KSP/002/0122 tanggal 11 Januari 2022 Perihal Perubahan Wewenang Memutus Kredit Untuk Pemberian Kredit >Rp2,5 miliar sampai dengan Rp10 miliar; dan 2. Memo/KSP/043/0821 tanggal 23 Agustus 2021 dan Memo/KSP/052/0121 tanggal 27 Oktober 2021. 1. Memo/KSP/002/0122 dated January 11, 2022, on Changes in Authority to Approve Credit for Granting Credit >Rp2.5 billion to Rp10 billion; and 2. Memo/KSP/043/0821 dated August 23, 2021, and Memo/KSP/052/0121 dated October 27, 2021.
Pedoman Pengadaan Barang/Jasa Guidelines for Procurement of Goods/Services	No. UM/016/01/1221 tanggal 14 Desember 2021 No. UM/016/01/1221 dated December 14, 2021

Rapat Umum Pemegang Saham

General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) merupakan organ tertinggi Bank yang mempunyai hak dan kewenangan yang tidak dimiliki oleh Dewan Komisaris dan Direksi dalam batasan yang ditentukan oleh peraturan perundang-undangan dan Anggaran Dasar Bank. Selain itu, RUPS menjadi media komunikasi bagi Dewan Komisaris dan Direksi terkait penyampaian laporan pertanggungjawaban Dewan Komisaris dan Direksi kepada Pemegang Saham.

Bank Ina menyelenggarakan RUPS dengan 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.
4. Anggaran Dasar Bank.

Jenis RUPS

Berdasarkan Anggaran Dasar Bank, RUPS dilaksanakan dalam 2 jenis, yaitu RUPS Tahunan dan RUPS Luar Biasa. RUPS Tahunan paling lambat dilaksanakan 6 bulan setelah berakhirnya tahun buku. Sementara RUPS Luar Biasa, dapat dilaksanakan secara insidental sesuai dengan kebutuhan dan kepentingan dari Manajemen Bank, seperti Dewan Komisaris, Direksi, ataupun kepentingan dari Pemegang Saham.

Wewenang RUPS

RUPS memiliki wewenang sebagai berikut.

1. Mengevaluasi kinerja Dewan Komisaris dan Direksi.
2. Mengesahkan perubahan Anggaran Dasar.
3. Memberikan persetujuan atas Laporan Direksi, Laporan Tugas Pengawasan Dewan Komisaris, serta Laporan Keuangan Bank.
4. Menetapkan alokasi penggunaan laba.
5. Menunjuk dan menetapkan biaya jasa akuntan publik.
6. Menetapkan jumlah dan jenis kompensasi serta fasilitas pengurus.

The General Meeting of Shareholders (GMS) is the highest organ of the Bank that has rights and powers that are not possessed by the Board of Commissioners and Board of Directors within the limits determined by laws and regulations and the Articles of Association of the Bank. In addition, the GMS serves as a medium of communication for the Board of Commissioners and the Board of Directors regarding the delivery of the accountability reports of the Board of Commissioners and Board of Directors to Shareholders.

Bank Ina organizes the GMS based on 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.
4. Bank's Articles of Association.

Type of the GMS

Based on the Bank's Articles of Association, GMS is held in 2 types, namely the Annual GMS and an Extraordinary GMS. The Annual GMS is held no later than 6 months after the end of the financial year. While the Extraordinary GMS can be held incidentally according to the needs and interests of the Bank's Management, such as the Board of Commissioners, Board of Directors, or the interests of the Shareholders.

GMS Authority

The GMS has the following authority.

1. Evaluating the performance of Board of Commissioners and Board of Directors.
2. Approving amendments to the Articles of Association.
3. Providing approval for the Board of Directors' Report, the Board of Commissioners' Supervisory Report, and the Bank's Financial Statements.
4. Appropriating the use of profits.
5. Appointing and determining fees for public accountant services.
6. Determining the amount and type of compensation as well as management facilities.

7. Menyetujui Laporan Tahunan termasuk Laporan Keuangan dan Laporan Tugas Pengawasan Dewan Komisaris, serta memberikan pelunasan dan pembebasan tanggung jawab (*acquit et de charge*) kepada anggota Dewan Komisaris dan anggota Direksi atas tindakan pengurusan dan pengawasan yang telah dilakukannya.
8. Memberi kuasa dan wewenang kepada Direksi untuk menentukan dan membayar dividen final.
9. Mengambil keputusan-keputusan menyangkut struktur organisasi misalnya perubahan Anggaran Dasar, penggabungan, peleburan, pemisahan, pembubaran, dan likuidasi Bank.
10. Mengangkat dan/atau mengubah susunan anggota Dewan Komisaris dan Direksi.
11. Memutuskan remunerasi, penetapan gaji, tunjangan lain, serta honorarium Dewan Komisaris dan Direksi Bank.
12. Memberi persetujuan terhadap transaksi yang mengandung benturan kepentingan.
13. Memberikan kuasa dan kewenangan kepada Dewan Komisaris untuk menunjuk kantor akuntan publik (KAP) dengan memperhatikan rekomendasi dari Komite Audit.

Hak Pemegang Saham

Dalam pelaksanaan RUPS, Pemegang Saham Bank Ina memiliki hak sebagai berikut.

1. Menghadiri RUPS.
2. Mengusulkan agenda RUPS sesuai dengan ketentuan yang berlaku.
3. Memperoleh *release* materi RUPS selambatnya 28 hari sebelum RUPS.
4. Mendapatkan kesempatan untuk mengajukan pertanyaan dan/atau pendapat pada setiap agenda RUPS.
5. Memperoleh perlakuan yang sama dari perusahaan.
6. Memberikan suara dalam RUPS.
7. Mencalonkan kandidat anggota Dewan Komisaris dan/atau Direksi.
8. Mengangkat seorang anggota Dewan Komisaris dan/atau Direksi atau lebih untuk menambah jumlah anggota Dewan Komisaris dan/atau Direksi yang ada atau menggantikan anggota Dewan Komisaris dan/atau Direksi yang diberhentikan.
9. Memberhentikan anggota Dewan Komisaris dan anggota Direksi sewaktu-waktu sebelum mengakhiri masa jabatannya melalui RUPS.
10. Menerima pembayaran dividen sesuai dengan prosedur dan ketentuan yang berlaku.
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.

7. Approving the Annual Report including the Financial Statements and the Board of Commissioners' Supervisory Report, as well as granting release and discharge of responsibilities (*acquit et de charge*) to Board of Commissioners' members and Board of Directors' members for their management and supervisory actions.
8. Granting power and authority to the Board of Directors to determine and pay the final dividend.
9. Making decisions regarding the organizational structure such as amendments to the Articles of Association, merger, consolidation, spin-off, dissolution, and liquidation of the Bank.
10. Appointing and/or changing the composition of Board of Commissioners and Board of Directors.
11. Deciding on remuneration, determining salary, other allowances, and honorarium for the Board of Commissioners and Board of Directors of the Bank.
12. Giving approval to transactions that contain conflicts of interest.
13. Granting power and authority to the Board of Commissioners to appoint a public accounting firm (KAP) with due regard to recommendations from the Audit Committee.

Shareholders Rights

In implementing the GMS, the Shareholders of Bank Ina have the following rights.

1. Attending the GMS.
2. Proposing the GMS agenda in accordance with the applicable regulations.
3. Obtaining material release of the GMS no later than 28 days before the GMS.
4. Having the opportunity to ask questions and/or provide opinions on each GMS agenda item.
5. Receiving equal treatment from the Company.
6. Casting vote at the GMS.
7. Nominating candidates for members of the Board of Commissioners and/or Board of Directors.
8. Appointing one or more member(s) of the Board of Commissioners and/or Board of Directors to increase the number of existing members of the Board of Commissioners and/or Board of Directors or replace a dismissed member of the Board of Commissioners and/or Board of Directors.
9. Dismissing members of the Board of Commissioners and members of the Board of Directors at any time before their term of office ends through the GMS.
10. Receiving dividend payments in accordance with applicable procedures and provisions.
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

Ketentuan penyelenggaraan RUPS Bank Ina dijelaskan 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 menanggapinya.
 - 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 satu hari sebelum tanggal panggilan atau kuasanya yang berhak untuk mengeluarkan suara.
 - 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.

Adapun prosedur penyelenggaraan RUPS Bank Ina dijelaskan sebagai berikut.

Provisions to Organize the GMS

The provisions to organize the GMS of Bank Ina are 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.
 - 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.
 - 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.

The procedure to organize Bank Ina's GMS is explained 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.

Kegiatan Activity	Keterangan Remark
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 2022

Pada tahun 2022, Bank Ina Perdana menyelenggarakan RUPS Tahunan dan 1 kali RUPS Luar Biasa pada tanggal 3 Juni 2022 di Gedung Ariobimo Sentral Lt. 8, Jl. HR Rasuna Said Blok X-2, Kav. 5, Kuningan, Jakarta Selatan, dengan rincian sebagai berikut.

Implementation of the 2022 GMS

In 2022, Bank Ina Perdana held the Annual GMS and 1 Extraordinary GMS on June 3, 2022, at Ariobimo Sentral Building, 8th floor, Jl. HR Rasuna Said Blok X-2, Kav. 5, Kuningan, Jakarta Selatan, with the following details.

Peserta RUPS Tahunan dan RUPS Luar Biasa

Participants in the Annual GMS and Extraordinary GMS

Pengurus Bank Bank Management	Dewan Komisaris Komisaris Utama/ : Inawaty Handojo Komisaris Independen Komisaris Independen : Yohanes Santoso Wibowo Komisaris : Josavia Rachman Ichwan Direksi Direktur Utama : Daniel Budirahayu Direktur : Kiung Hui Ngo Direktur : Budijanto Soedarmo Direktur : Yulius Purnama Junaedi Direktur : Adhiputra Tanoyo	Board of Commissioners President Commissioner/ : Inawaty Handojo Independent Commissioner Independent Commissioner : Yohanes Santoso Wibowo Commissioner : Josavia Rachman Ichwan Board of Directors President Director : Daniel Budirahayu Director : Kiung Hui Ngo Director : Budijanto Soedarmo Director : Yulius Purnama Junaedi Director : Adhiputra Tanoyo
Pemegang Saham Shareholders	RUPS Tahunan Dihadiri oleh 5.642.588.313 saham yang memiliki hak suara yang sah atau setara dengan 95,04 % dari seluruh jumlah saham dengan hak suara yang sah yang telah dikeluarkan oleh Bank yang seluruhnya berjumlah 5.937.093.750 saham. RUPS Luar Biasa Dihadiri oleh 5.642.589.513 saham yang memiliki hak suara yang sah atau setara dengan 95,04 % dari seluruh jumlah saham dengan hak suara yang sah yang telah dikeluarkan oleh Bank yang seluruhnya berjumlah 5.937.093.750 saham.	Annual GMS Attended by 5,642,588,313 shares with valid voting rights or equivalent to 95.04% of the total number of shares with valid voting rights issued by the Bank, totaling 5,937,093,750 shares. Extraordinary GMS Attended by 5,642,589,513 shares with valid voting rights or equivalent to 95.04% of the total number of shares with valid voting rights issued by the Bank, totaling 5,937,093,750 shares.
Lembaga Penunjang Pasar Modal Capital Market Supporting Institutions	Notaris : Leolin Jayayanti, SH, MKn Biro Administrasi Efek : PT Raya Saham Registra Kantor Akuntan Publik : Purwanto, Sungkoro & Surja (a member firm of Ernst & Young)	Notary : Leolin Jayayanti, SH, MKn Share Registrar : PT Raya Saham Registra Public Accounting Firm : Purwanto, Sungkoro & Surja (a member firm of Ernst & Young)

Agenda RUPS Tahunan

1. Laporan Tahunan Bank, termasuk Laporan Direksi dan Pengesahan Laporan Keuangan Tahunan serta Laporan Tugas Pengawasan Dewan Komisaris untuk tahun buku yang berakhir pada tanggal 31 Desember 2021.
2. Penetapan penggunaan laba bersih Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2021.

Annual GMS Agenda

1. The Bank's Annual Report, including the Board of Directors' Report and Ratification of the Annual Financial Statements and the Board of Commissioners' Supervisory Report for the financial year ending December 31, 2021.
2. Appropriation of the use of the Bank's net income for the financial year ending December 31, 2021.

3. Penetapan gaji dan tunjangan dan/atau penghasilan lain bagi anggota Direksi serta honorarium dan/atau tunjangan anggota Dewan Komisaris Bank untuk tahun buku 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 2022 financial year.
4. Penunjukan akuntan publik dan kantor akuntan publik untuk memeriksa Laporan Keuangan Bank untuk tahun buku 2022 dan persetujuan besarnya honorarium akuntan publik serta syarat lain penunjukan tersebut.	4. Appointment of public accountant and public accounting firm to audit the Bank's Financial Statements for the 2022 financial year and approval of the amount of the public accountant's honorarium and other terms of the appointment.
5. Laporan pertanggungjawaban realisasi penggunaan dana hasil Penawaran Umum Terbatas III (PUT III).	5. Accountability report on the realization of the use of proceeds from Limited Public Offering III (PUT III).
6. Pengangkatan kembali anggota Dewan Komisaris dan Direksi.	6. Re-appointment of members of the Board of Commissioners and Board of Directors.

Keputusan dan Realisasi RUPS Tahunan

Resolutions and Realization of the Annual GMS

Keputusan Resolutions	Hasil Pemungutan Suara Voting Results	Realisasi Realization
Mata Acara 1		
Agenda – Item 1		
1. Menerima dengan baik dan menyetujui Laporan Tahunan Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2021, termasuk Laporan Direksi dan Laporan Tugas Pengawasan Dewan Komisaris Bank. 2. Menerima dengan baik dan menyetujui serta mengesahkan Laporan Keuangan Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2021 yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja (<i>a member firm of Ernst & Young</i>) dengan opini Audit Tanpa Modifikasi (dahulu Wajar Tanpa Pengecualian) sesuai dengan Laporan No. 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>acquitted et de charge</i>) atas tindakan pengawasan dan pengelolaan 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. 1. 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. 2. 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>acquitted 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 that their actions are listed in the Bank's Balance Sheet and Profit and Loss for the 2021 financial year.	Disetujui oleh 100% Pemegang Saham yang hadir. Approved by 100% of Shareholders present.	Telah direalisasikan sepenuhnya. Has been fully realized.
Mata Acara 2		
Agenda – Item 2		
Menyetujui dan menetapkan penggunaan laba bersih Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2021 sebesar Rp39.748.952.931,-, akan digunakan untuk pengembangan usaha Bank, dengan rincian sebagai berikut. 1. 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. 2. 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. 1. 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. 2. 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.	Disetujui oleh 100% Pemegang Saham yang hadir. Approved by 100% of Shareholders present.	Telah direalisasikan sepenuhnya. Has been fully realized.
Mata Acara 3		
Agenda – Item 3		
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.	Disetujui oleh 100% Pemegang Saham yang hadir. Approved by 100% of Shareholders present.	Telah direalisasikan sepenuhnya. Has been fully realized.

Keputusan Resolutions	Hasil Pemungutan Suara Voting Results	Realisasi Realization
Mata Acara 4 Agenda – Item 4		
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.	Disetujui oleh 100% Pemegang Saham yang hadir. Approved by 100% of Shareholders present.	Telah direalisasikan sepenuhnya. Has been fully realized.
Mata Acara 5 Agenda – Item 5		
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.	Disetujui oleh 100% Pemegang Saham yang hadir. Approved by 100% of Shareholders present.	Telah direalisasikan sepenuhnya. Has been fully realized.
Mata Acara 6 Agenda – Item 6		
1. 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 Komisaris Utama/Komisaris Independen : Inawaty Handojo Komisaris/ Komisaris Independen : Yohanes Santoso Wibowo Komisaris : Josavia Rachman Ichwan Direksi Direktur Utama : Daniel Budirahayu Direktur : Kiung Hui Ngo Direktur : Budijanto Soedarpo Direktur : Yulius Purnama Junaedi Direktur : Adhiputra Tanoyo	Disetujui oleh 100% Pemegang Saham yang hadir. Approved by 100% of Shareholders present.	Telah direalisasikan sepenuhnya. Has been fully realized.
2. Memberikan kuasa kepada Direksi Bank untuk melakukan segala tindakan yang diperlukan sehubungan dengan pengangkatan kembali anggota Dewan Komisaris dan Direksi Bank sesuai peraturan perundang-undangan yang berlaku. 1. 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 President Commissioner/ Independent Commissioner : Inawaty Handojo Commissioner/ Independent Commissioner : Yohanes Santoso Wibowo Commissioner : Josavia Rachman Ichwan Board of Directors President Director : Daniel Budirahayu Director : Kiung Hui Ngo Director : Budijanto Soedarpo Director : Yulius Purnama Junaedi Director : Adhiputra Tanoyo		
2. 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.		

Agenda RUPS Luar Biasa

1. Persetujuan rencana penambahan modal melalui Penawaran Umum Terbatas IV (PUT IV) dengan memberikan Hak Memesan Efek Terlebih Dahulu (HMETD).
2. Perubahan pasal 3 Anggaran Dasar Bank tentang maksud dan tujuan serta kegiatan usaha dalam rangka penyesuaian dengan Klasifikasi Baku Lapangan Usaha Indonesia Tahun 2020.

Extraordinary GMS Agenda

1. Approval of plans to increase capital through Limited Public Offering IV (PUT IV) by granting Preemptive Rights (HMETD).
2. Amendments to Article 3 of the Bank's Articles of Association on purposes and objectives and business activities in order to conform with the Standard Classification of Indonesian Business Fields 2020.

Keputusan dan Realisasi RUPS Luar Biasa

Extraordinary GMS Resolutions and Realization

Keputusan Resolutions	Hasil Pemungutan Suara Voting Results	Realisasi Realization
Mata Acara 1 Agenda - Item 1		
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: 1. 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; dan 2. 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: 1. 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 2. 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.	Disetujui oleh 100% Pemegang Saham yang hadir. Approved by 100% of Shareholders present.	Telah direalisasikan sepenuhnya. Has been fully realized.
Mata Acara 2 Agenda - Item 2		
1. 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. 2. Menyetujui memberi kuasa kepada Direksi Bank untuk melakukan segala tindakan yang diperlukan sehubungan dengan perubahan pasal 3 Anggaran Dasar Bank sesuai dengan peraturan perundang-undangan yang berlaku. 1. 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. 2. 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.	Disetujui oleh 100% Pemegang Saham yang hadir. Approved by 100% of Shareholders present.	Telah direalisasikan sepenuhnya. Has been fully realized.

Keputusan dan Realisasi atas Keputusan RUPS Tahun 2021

The 2021 GMS Resolutions and the Realization

RUPS Tahunan 16 Juni 2021

Annual GMS dated June 16, 2021

Keputusan Resolution	Realisasi Realization
Mata Acara 1 Agenda – Item 1 Menyetujui dan mengesahkan Laporan Tahunan Direksi yang terdiri dari Laporan Direksi, Laporan Tugas Pengawasan Dewan Komisaris Bank, serta Laporan Keuangan Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2020, serta memberikan pembebasan tanggung jawab sepenuhnya (<i>acquit et de charge</i>) kepada Dewan Komisaris Bank atas tindakan pengawasan dan Direksi Bank atas pengurusan yang mereka lakukan dalam tahun buku yang berakhir pada tanggal 31 Desember 2020, sejauh tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Bank tahun buku 2020 tersebut, kecuali untuk perbuatan penggelapan, penipuan, dan tindak pidana lainnya. Approved and ratified the Board of Directors' Annual Report, which consists of the Board of Directors' Report, the Board of Commissioners' Supervisory Report of the Bank, and the Bank's Financial Statements for the financial year ending December 31, 2020, and granted full discharge of responsibility (<i>acquit et de charge</i>) to the Board of Commissioners of the Bank for the supervisory actions and the Board of Directors of the Bank for the management carried out in the financial year ending December 31, 2020, provided that these actions are reflected in the Bank's Annual Report and Financial Statements for the financial year 2020, except for acts of embezzlement, fraud, and other criminal acts.	Telah direalisasikan sepenuhnya. Has been fully realized.
Mata Acara 2 Agenda – Item 2 Menyetujui penggunaan laba bersih Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2020 sebesar Rp19.375.897.799, yaitu: - Sebesar 20% laba bersih senilai Rp3.875.179.560, akan disisihkan sebagai cadangan wajib, sesuai ketentuan Pasal 70 Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas; dan - Sisa laba bersih Bank setelah dikurangi cadangan wajib adalah Rp15.500.718.239,- untuk memperkuat posisi permodalan Bank dan tidak ada pembagian dividen kepada para Pemegang Saham Bank. Appropriated the use of the Bank's net income for the financial year ending December 31, 2020, amounting to Rp19,375,897,799, as follows: - As much as 20% of the net income of Rp3,875,179,560 will be set aside as a mandatory reserve, in accordance with the provisions of Article 70 Law No. 40 of 2007 on Limited Liability Companies; and - The remaining net profit of the Bank after deducting the mandatory reserves at the amount of Rp15,500,718,239 is set to strengthen the Bank's capital position and there is no dividend distribution to the Bank's Shareholders.	Telah direalisasikan sepenuhnya. Has been fully realized.
Mata Acara 3 Agenda – Item 3 Menyetujui wewenang penetapan gaji dan/atau tunjangan Dewan Komisaris kepada wakil Pemegang Saham Bank, yaitu PT Indolife Pensiontama untuk menetapkan besarnya honorarium anggota Dewan Komisaris untuk tahun 2021 dan menyetujui wewenang penetapan gaji dan/atau tunjangan anggota Direksi kepada Dewan Komisaris untuk tahun 2021. Approved the authority to determine the salary and/or benefits of the Board of Commissioners to the representative of the Bank's Shareholders, namely PT Indolife Pensiontama, to determine the honorarium amount for members of the Board of Commissioners for 2021 and approved the authority to determine the salary and/or benefits of members of the Board of Directors to the Board of Commissioners for 2021.	Telah direalisasikan sepenuhnya. Has been fully realized.
Mata Acara 4 Agenda – Item 4 Menyetujui memberi wewenang kepada Dewan Komisaris Bank untuk menunjuk akuntan publik dan kantor akuntan publik yang akan memeriksa Laporan Keuangan Bank untuk tahun buku 2021 serta memberi wewenang sepenuhnya kepada Direksi Bank untuk menetapkan honorarium serta persyaratan-persyaratan lain sehubungan dengan penunjukan tersebut. Authorized the Board of Commissioners of the Bank to appoint a public accountant and a public accounting firm that will audit the Bank's Financial Statements for the 2021 financial year and fully authorized the Board of Directors of the Bank to determine the honorarium and other requirements related to the appointment.	Telah direalisasikan sepenuhnya. Has been fully realized.

RUPS Luar Biasa 16 Juni 2021

Extraordinary GMS dated June 16, 2021

Keputusan Resolutions	Realisasi Realization
Mata Acara 1 Agenda – Item 1 Menyetujui penyesuaian Anggaran Dasar Bank dengan Ketentuan Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka. Approved the adjustment to the Bank's Articles of Association with the provisions of the Financial Services Authority Regulation No. 15/POJK.04/2020 on Plans and Implementation of General Meeting of Shareholders of Public Companies.	Telah direalisasikan sepenuhnya. Has been fully realized.

Keputusan Resolutions	Realisasi Realization
Mata Acara 2 Agenda – Item 2	
Menyetujui Rencana Penambahan Modal Dengan Hak Memesan Efek Terlebih Dahulu (HMETD). Approved the Plan of Capital Increase with Pre-emptive Rights (HMETD).	Telah direalisasikan sepenuhnya. Has been fully realized.
Mata Acara 3 Agenda – Item 3	
1. RUPS menyetujui untuk mengangkat: Dewan Komisaris Komisaris Utama/Komisaris Independen : Inawaty Handoyo Komisaris Independen : Yohanes Santoso Wibowo Komisaris : Josavia Rachman Ichwan Direksi Direktur : Yulius Purnama Junaedi Adapun pengangkatan pengurus Bank yang berlaku efektif sejak yang bersangkutan telah lulus uji kemampuan dan kepatutan (<i>fit and proper</i>) dari Otoritas Jasa Keuangan dan memenuhi peraturan perundang-undangan yang berlaku, dengan masa jabatan sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan pada tahun 2022. 2. Menyatakan dengan demikian susunan anggota Dewan Komisaris dan anggota Direksi Bank sejak ditutupnya Rapat ini adalah sebagai berikut: Dewan Komisaris Komisaris Utama/Komisaris Independen : Inawaty Handoyo Komisaris Independen : Yohanes Santoso Wibowo Komisaris : Josavia Rachman Ichwan Direksi Direktur Utama : Daniel Budirahayu Direktur : Kiung Hui Ngo Direktur : Yulius Purnama Junaedi 3. Masa jabatan dalam pengangkatan-pengangkatan di atas tidak mengurangi hak RUPS untuk melakukan pengubahan susunan anggota Dewan Komisaris dan Direksi Bank tersebut di atas dalam dan selama periode masa jabatan yang berlangsung. 4. Memberikan kuasa dan wewenang kepada Direksi Bank dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara rapat ini sesuai dengan peraturan perundang-undangan yang berlaku, termasuk untuk menyatakan dalam Akta Notaris tersendiri dan memberitahukan Perubahan Dewan Komisaris dan Direksi Bank kepada Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia sesuai ketentuan yang berlaku. 1. The GMS agreed to appoint: Board of Commissioners President Commissioner/ Independent Commissioner : Inawaty Handoyo Independent Commissioner : Yohanes Santoso Wibowo Commissioner : Josavia Rachman Ichwan Board of Directors Director : Yulius Purnama Junaedi The appointment of the Bank's management is effective after passing the fit and proper test from the Financial Services Authority and complying with applicable laws and regulations, with a term of office until the closing of the Annual General Meeting of Shareholders in 2022. 2. Declared that the composition of the Board of Commissioners and the Board of Directors of the Bank after the closing of this Meeting is as follows: Board of Commissioners President Commissioner/ Independent Commissioner : Inawaty Handoyo Independent Commissioner : Yohanes Santoso Wibowo Commissioner : Josavia Rachman Ichwan Board of Directors President Director : Daniel Budirahayu Director : Kiung Hui Ngo Director : Yulius Purnama Junaedi 3. The term of office of the above appointments does not reduce the GMS right to make changes to the composition of the Board of Commissioners and Board of Directors of the Bank mentioned above in and during the term of office that lasts. 4. Granted power and authority to the Board of Directors of the Bank with the substitution right to take all necessary actions related to the resolutions of this meeting agenda in accordance with the applicable laws and regulations, including to state in a separate Notary Deed and notify the Changes to the Board of Commissioners and Board of Directors of the Bank to the Ministry of Law and Human Rights of the Republic of Indonesia in accordance with applicable regulations.	Telah direalisasikan sepenuhnya. Has been fully realized.

RUPS Luar Biasa 3 September 2021

Extraordinary GMS dated September 3, 2021

Keputusan Resolutions	Realisasi Realization
Mata Acara 1 Agenda – Item 1	
1. Rapat menyetujui untuk mengangkat: Menyetujui pengangkatan anggota Direksi baru sebagai berikut. Direktur : Adhiputra Tanoyo Direktur : Budijanto Soedarpo Dengan masa jabatan yang akan berlaku efektif terhitung sejak tanggal yang ditetapkan dalam surat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan dan/atau terpenuhinya persyaratan yang ditetapkan dalam surat Otoritas Jasa Keuangan yang dimaksud sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Bank yang akan diselenggarakan pada tahun 2022, dengan tidak mengurangi hak Rapat Umum Pemegang Saham untuk memberhentikannya sewaktu-waktu sesuai dengan ketentuan pasal 105 ayat 1 Undang-Undang Perusahaan Terbuka. 2. Menyatakan dengan demikian susunan anggota Dewan Komisaris dan anggota Direksi Bank sejak ditutupnya Rapat ini adalah sebagai berikut. Dewan Komisaris Komisaris Utama/Komisaris Independen : Inawaty Handojo Komisaris Independen : Yohanes Santoso Wibowo Komisaris : Josavia Rachman Ichwan Direksi Direktur Utama : Daniel Budirahayu Direktur : Kiung Hui Ngo Direktur : Yulius Purnama Junaedi Direktur : Adhiputra Tanoyo Direktur : Budijanto Soedarpo 3. Masa jabatan dalam pengangkatan-pengangkatan di atas tidak mengurangi hak RUPS untuk melakukan perubahan susunan anggota Dewan Komisaris dan Direksi Bank tersebut di atas dalam dan selama periode masa jabatan yang berlangsung. 4. Memberikan kuasa dan wewenang kepada Direksi Bank dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara Rapat ini sesuai dengan peraturan perundang-undangan yang berlaku, termasuk untuk menyatakan dalam Akta Notaris tersendiri dan memberitahukan perubahan Dewan Komisaris dan Direksi Bank kepada Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia sesuai ketentuan yang berlaku. 1. The Meeting agreed to appoint: Approved the appointment of new members of the Board of Directors as follows. Director : Adhiputra Tanoyo Director : Budijanto Soedarpo With a term of office that will be effective as of the date specified in the approval letter from the Financial Services Authority for the fit and proper test and/or fulfillment of the requirements stipulated in the said Financial Services Authority letter until the closing of the Bank's Annual General Meeting of Shareholders to be held in 2022, without prejudice to the right of the General Meeting of Shareholders to terminate member at any time in accordance with the provisions of Article 105 paragraph 1 of the Public Company Law. 2. Declared that the composition of the Board of Commissioners and the Board of Directors of the Bank after the closing of this Meeting are as follows. Board of Commissioners President Commissioner/ Independent Commissioner : Inawaty Handoyo Independent Commissioner : Yohanes Santoso Wibowo Commissioner : Josavia Rachman Ichwan Board of Directors President Director : Daniel Budirahayu Director : Kiung Hui Ngo Director : Yulius Purnama Junaedi Director : Adhiputra Tanoyo Director : Budijanto Soedarpo 3. The term of office in the above appointments does not reduce the GMS right to make changes to the composition of the Board of Commissioners and Board of Directors of the Bank mentioned above in and during the term of office that lasts. 4. Granted power and authority to the Board of Directors of the Bank with the substitution right to take all necessary actions related to the resolutions on this Meeting agenda in accordance with the applicable laws and regulations, including to state in a separate Notary Deed and notify changes to the Board of Commissioners and Board of Directors of the Bank to the Ministry of Law and Human Rights of the Republic of Indonesia in accordance with applicable regulations.	Telah direalisasikan sepenuhnya. Has been fully realized.

Dewan Komisaris

Board of Commissioners

Dewan Komisaris merupakan organ utama Bank yang berfungsi dalam memberikan nasihat kepada Direksi terkait pengelolaan Bank. Selain itu, Dewan Komisaris juga bertanggung jawab dalam mengawasi penerapan GCG secara optimal dalam seluruh aspek operasional Bank.

The Board of Commissioners is the main organ of the Bank whose function is to provide advice to the Board of Directors regarding the management of the Bank. In addition, the Board of Commissioners is also responsible for overseeing the optimal implementation of GCG in all aspects of the Bank's operations.

Pedoman Kerja

Bank Ina telah memiliki pedoman kerja Dewan Komisaris yang dimuat dalam Pedoman Penerapan Tata Kelola No. COM/001/01/0319 tertanggal 29 Maret 2019. Pedoman tersebut disusun sebagai panduan untuk mempermudah Dewan Komisaris dalam memahami peraturan-peraturan yang terkait dengan perannya sebagai organ pengawas Bank.

Charter

Bank Ina already has the Board of Commissioners Charter contained in the Governance Implementation Guidelines No. COM/001/01/0319 dated March 29, 2019. The Charter was prepared as a guide to facilitate the Board of Commissioners to understand the regulations related to its role as the Bank's supervisory organ.

Jumlah, Komposisi, dan Independensi

Jumlah

Anggota Dewan Komisaris Bank berjumlah 3 orang. Jumlah tersebut tidak melampaui jumlah Direksi, yaitu sebanyak 5 orang, sehingga sudah memenuhi ketentuan Otoritas Jasa Keuangan.

Number, Composition, and Independency

Number

There are 3 members of the Bank's Board of Commissioners. This number does not exceed the number of Board of Directors, as many as 5 people, and therefore, meeting the provisions of the Financial Services Authority.

Komposisi

Pengangkatan Dewan Komisaris menjadi wewenang RUPS dengan ketentuan mengangkat Komisaris Utama, Komisaris Independen, dan Komisaris Non-Independen. Seluruh anggota Dewan Komisaris telah memenuhi kriteria sebagai Dewan Komisaris, sesuai dengan ketentuan yang berlaku pada Anggaran Dasar Bank dan Pedoman Penerapan Tata Kelola Bank Ina, serta telah melalui uji kemampuan dan kepatutan (*fit and proper test*) dari Otoritas Jasa Keuangan. Pada tahun 2022, susunan Dewan Komisaris Bank Ina tidak mengalami perubahan, sesuai dengan keputusan RUPS Tahunan pada tanggal 3 Juni 2022 yang menyetujui pengangkatan kembali anggota Dewan Komisaris untuk periode sebelumnya.

Composition

The Board of Commissioners is appointed by the GMS authority, including President Commissioner, Independent Commissioner, and Non-Independent Commissioner. All members of the Board of Commissioners have met the criteria as per the applicable provisions of the Bank's Articles of Association and Bank Ina's Governance Implementing Guidelines and have passed the fit and proper test from the Financial Services Authority. In 2022, the composition of Bank Ina's Board of Commissioners did not change, in line with the Annual GMS resolutions dated June 3, 2022, which approved the reappointment of the Board of Commissioners' members of the previous period.

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
Inawaty Handoyo	Komisaris Utama/ Independen President/ Independent Commissioner	- Akta RUPS Luar Biasa No. 07 tanggal 16 Juni 2021; dan - Akta RUPS Tahunan No. 03 tanggal 3 Juni 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 pada tahun 2024. Until the closing of the Annual GMS in 2024.
Yohanes Santoso Wibowo	Komisaris Independen Independent Commissioner	- 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-58/PB.1/2021 tanggal 6 September 2021. Decree of the Deputy Commissioner of Banking Supervision I of the Financial Services Authority No. Kep-58/PB.1/2021 dated September 6, 2021.	
Josavia Rachman Ichwan	Komisaris Commissioner		Keputusan Deputi Komisiner Pengawas Perbankan I Otoritas Jasa Keuangan No. Kep-59/PB.1/2021 tanggal 6 September 2021. Decree of the Deputy Commissioner of Banking Supervision I of the Financial Services Authority No. Kep-59/PB.1/2021 dated September 6, 2021.	

Independensi

Bank Ina menjamin independensi seluruh anggota Dewan Komisaris dalam menjalankan tugas dan tanggung jawabnya. Dewan Komisaris juga senantiasa bersikap profesional untuk memberikan kontribusi bagi kemajuan Bank.

Independency

Bank Ina guarantees the independency of all members of the Board of Commissioners in carrying out their duties and responsibilities. The Board of Commissioners also acts professionally to contribute to the Bank's progress.

Kebijakan Keberagaman Komposisi

Bank Ina belum memiliki kebijakan tertulis terkait keberagaman komposisi anggota Dewan Komisaris. Meskipun demikian, komposisi Dewan Komisaris Bank telah mencerminkan keberagaman, baik dari sisi pendidikan, pengalaman kerja, usia, dan jenis kelamin, sebagaimana diungkapkan sebagai berikut.

Composition Diversity Policy

Bank Ina does not yet have a written policy regarding the diversity of the Board of Commissioners' composition. Nonetheless, the composition of the Bank's Board of Commissioners reflects diversity, in terms of education, work experience, age, and gender, as disclosed below.

Aspek Keberagaman Diversity Aspect	Penjelasan Explanation
Pendidikan Education	Dewan Komisaris Bank mempunyai latar belakang pendidikan yang beragam, yaitu S1 dan S2 dengan kompetensi di bidang akuntansi, manajemen, ekonomi, perbankan dan keuangan, teknologi mineral/perminyakan, serta manajemen keuangan. The Bank's Board of Commissioners have diverse educational backgrounds, bachelor's and master's degrees with competencies in accounting, management, economics, banking and finance, mineral/petroleum technology, and financial management.
Pengalaman Kerja Work Experience	Dewan Komisaris Bank mempunyai pengalaman kerja di berbagai bidang, baik di industri perbankan ataupun di luar industri perbankan. The Bank's Board of Commissioners has work experience in various fields, both in the banking industry and outside the banking industry.
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

Tugas dan tanggung jawab Dewan Komisaris diungkapkan sebagai berikut.

1. Sebagai organ perusahaan, Dewan Komisaris secara kolektif telah melakukan pengawasan dan memberikan nasehat 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; dan
 - 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 Satuan Kerja Audit Internal (SKAI) Bank, auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan Otoritas lainnya.
5. Menyampaikan Laporan Pengawasan Rencana Bisnis kepada Otoritas Jasa Keuangan dengan tepat waktu.

Keputusan yang Perlu Mendapat Persetujuan Dewan Komisaris

Ketentuan terkait keputusan yang perlu mendapat persetujuan Dewan Komisaris sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 pasal 31 ayat 4, yaitu:

1. Dewan Komisaris dilarang untuk ikut serta dalam pengambilan keputusan untuk kegiatan operasional Bank, kecuali:
 - a. Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan mengenai batas maksimum pemberian kredit bank umum; dan
 - b. Hal-hal lain yang ditetapkan dalam Anggaran Dasar Bank atau peraturan perundang-undangan yang berlaku;
2. Pengambilan keputusan kegiatan operasional Bank oleh Dewan Komisaris sebagaimana dimaksud di atas merupakan bagian dari tugas pengawasan oleh Dewan Komisaris sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.

Duties and Responsibilities

The duties and responsibilities of the Board of Commissioners are as follows.

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 Internal Audit Work Unit (SKAI), external auditors, supervision results of Financial Services Authority, and/or supervision results of other authorities.
5. Submitting a Business Plan Supervision Report to the Financial Services Authority in a timely manner.

Decisions Requiring Board of Commissioners' Approval

Provisions related to decisions requiring approval from the Board of Commissioners as stipulated in the Financial Services Authority Regulation No. 55/POJK.03/2016 Article 31 paragraph 4, are as follows:

1. The Board of Commissioners is prohibited from participating in making decisions for the Bank's operational activities, except for:
 - a. Provision of funds to related parties as stipulated in the provisions on legal lending limit to commercial banks; and
 - b. Other matters stipulated in the Bank's Articles of Association or the applicable laws and regulations;
2. Making decisions on the Bank's operational activities by the Board of Commissioners as referred to above is part of the supervisory duties of the Board of Commissioners that does not negate the Board of Directors' responsibility to manage the Bank.

Rekomendasi dan Pelaksanaan Tugas

Sepanjang tahun 2022, Dewan Komisaris melakukan pengawasan serta memberikan rekomendasi dan persetujuan atas 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.
10. Memutuskan penunjukan kantor akuntan publik dan/atau akuntan publik yang akan bertugas mengaudit Laporan Keuangan Bank Ina untuk tahun buku 2023.

Rapat

Dewan Komisaris wajib melaksanakan rapat internal minimal 4 kali dalam setahun dan dapat diadakan setiap waktu apabila dianggap perlu oleh salah seorang anggota Dewan Komisaris. Dewan Komisaris berhak mengundang Direksi untuk hadir dalam rapat tersebut. Rapat Dewan Komisaris dinyatakan sah dan berhak mengambil keputusan yang mengikat apabila dihadiri atau diwakili oleh lebih dari setengah jumlah anggota Dewan Komisaris. Semua keputusan dalam rapat diupayakan diambil dengan musyawarah untuk mufakat. Namun, apabila mufakat melalui musyawarah tidak tercapai, maka keputusan rapat bersifat mengikat seluruh anggota Dewan Komisaris. Selain itu, rapat gabungan Dewan Komisaris dengan komite-komite yang ditunjuk Dewan Komisaris, akan dianggap sebagai rapat internal Dewan Komisaris.

Sementara itu, agenda dan materi rapat disampaikan kepada Dewan Komisaris selambat-lambatnya 3 hari kerja sebelum rapat berlangsung. Hal ini ditujukan agar Dewan Komisaris memiliki kesempatan untuk menelaah informasi atau bila perlu untuk meminta informasi tambahan sebelum rapat dilaksanakan.

Selama tahun 2022, Dewan Komisaris telah melaksanakan rapat internal sebanyak 26 kali, dengan tingkat kehadiran sebagai berikut.

Recommendations and Implementation of Duties

Throughout 2022, the Board of Commissioners supervised and provided recommendations and approval of 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.
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 2023 financial year.

Meeting

The Board of Commissioners is required to hold internal meetings at least 4 times a year and can be held at any time if deemed necessary by a member of the Board of Commissioners. The Board of Commissioners has the right to invite the Board of Directors to attend the meeting. The Board of Commissioners' meeting are declared valid and have the right to make binding decisions if attended or represented by more than half of the Board of Commissioners' members. All meeting decisions are taken by deliberation to reach a consensus. However, if a consensus through deliberation is not reached, then the meeting decision is binding on all Board of Commissioners' members. In addition, joint meetings of the Board of Commissioners with committees appointed by the Board of Commissioners will be considered as the Board of Commissioners' internal meetings.

Meanwhile, meeting agenda and materials are submitted to the Board of Commissioners no later than 3 working days before the meeting takes place. This is intended so that the Board of Commissioners has the opportunity to review the information or if necessary to request additional information before the meeting is held.

During 2022, the Board of Commissioners held 26 internal meetings, with the following attendance levels.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Inawaty Handojo	Komisaris Utama/Komisaris Independen President Commissioner/Independent Commissioner	26	26	100,00
Yohanes Santoso Wibowo	Komisaris Independen Independent Commissioner	26	24	92,30
Josavia Rachman Ichwan	Komisaris Commissioner	26	26	100,00
Rata-Rata Kehadiran (%) Average Attendance (%)				97,43

Informasi terkait tanggal, agenda, dan peserta rapat Dewan Komisaris Bank Ina diungkapkan pada tabel berikut.

Information on date, agenda, and participants of the Board of Commissioners' meeting is disclosed in the following table.

Tanggal Date	Agenda	Kehadiran Attendance		
		IH	YSW	JRI
19 Januari 2022 January 19, 2022	1. <i>Review</i> Penerapan Manajemen Risiko. 2. <i>Assessment</i> Risiko Desember 2021. 1. Review of Risk Management Implementation. 2. Risk Assessment December 2021.	√	√	√
28 Januari 2022 January 28, 2022	Tingkat Kesehatan Bank Semester II/2021. Bank Soundness Level Semester II/2021.	√	√	√
2 Februari 2022 February 2, 2022	1. Update IA & ICU November - Januari 2022. 2. Tindak Lanjut Internal Audit, Otoritas Jasa Keuangan, dan kantor akuntan publik (KAP) per 30 Desember 2021. 3. <i>Fraud Event</i> 2021. 4. <i>Audit Plan</i> 2022. 1. Update of IA & ICU November - January 2022. 2. Follow-up of Internal Audit, Financial Services Authority, and public accounting firm (KAP) as of December 30, 2021. 3. Fraud Event 2021. 4. Audit Plan 2022.	√	x	√
16 Februari 2022 February 16, 2022	Laporan Kepatuhan dan APU-PPT Triwulan IV 2021. Compliance Report and AML-CTF Quarter IV 2021.	√	√	√
9 Maret 2022 March 9, 2022	Pembahasan Mengenai Risiko Kredit. Discussion Regarding Credit Risk.	√	√	√
16 Maret 2022 March 16, 2022	1. Tindak lanjut atas catatan Komite Audit dari pertemuan sebelumnya. 2. Status dan hasil pemeriksaan Internal Audit. 3. Hasil investigasi <i>fraud & whistleblower</i> . 4. Hasil pemeriksaan <i>Internal Control Unit</i> . 5. Status tindakan perbaikan temuan Internal Audit, Otoritas Jasa Keuangan, dan KAP Ernst & Young. 6. Status proyek dan aktivitas lainnya. 7. Sumber daya Internal Audit dan <i>Internal Control Unit</i> . 1. Follow up on the Audit Committee's notes from the previous meeting. 2. Audit status and results of the Internal Audit. 3. Investigation results of fraud & whistleblower. 4. Audit result of the Internal Control Unit. 5. Status of corrective actions on findings by Internal Audit, Financial Services Authority, and KAP Ernst & Young. 6. Project status and other activities. 7. Internal Audit and Internal Control Unit Resources.	√	√	√
18 April 2022	Profil Risiko Bank Triwulan I 2022. Bank Risk Profile Quarter I 2022.	√	√	√



Tanggal Date	Agenda	Kehadiran Attendance		
		IH	YSW	JRI
20 April 2022 April 20, 2022	- Tindak lanjut atas catatan Komite Audit dari pertemuan sebelumnya. - Status dan hasil pemeriksaan Internal Audit. - Hasil investigasi <i>fraud & whistleblower</i>. - Hasil pemeriksaan <i>Internal Control Unit</i>. - Status tindakan perbaikan temuan Internal Audit, Otoritas Jasa Keuangan, dan KAP Ernst & Young. - Status proyek dan aktivitas lainnya. - Sumber daya Internal Audit dan <i>Internal Control Unit</i>. - Follow up on the Audit Committee's notes from the previous meeting. - Audit status and results of the Internal Audit. - Investigation results of fraud & whistleblower. - Audit result of the Internal Control Unit. - Status of corrective actions on findings by Internal Audit, Financial Services Authority, and KAP Ernst & Young. - Project status and other activities. - Internal Audit and Internal Control Unit Resources.	√	√	√
23 Mei 2022 May 23, 2022	- Rencana Audit 2022. - Status dan hasil pemeriksaan Internal Audit. - Hasil investigasi <i>fraud & whistleblower</i>. - Hasil pemeriksaan <i>Internal Control Unit</i> periode Mei 2022. - Status tindakan perbaikan temuan Internal Audit, Otoritas Jasa Keuangan, dan KAP Ernst & Young. - Status proyek dan aktivitas lainnya. - Sumber daya Internal Audit dan <i>Internal Control Unit</i>. 2022 Audit Plan. - Audit status and results of the Internal Audit. - Investigation results of fraud & whistleblower. - Audit result of the Internal Control Unit, May 2022 period. - Status of corrective actions on findings by Internal Audit, Financial Services Authority, and KAP Ernst & Young. - Project status and other activities. - Internal Audit and Internal Control Unit Resources.	√	√	√
22 Juni 2022 June 22, 2022	- Cakupan fungsi Internal Audit. - Status dan hasil pemeriksaan internal audit. - Hasil investigasi <i>fraud & whistleblower</i>. - Hasil pemeriksaan <i>Internal Control Unit</i>. - Status tindakan perbaikan temuan Internal Audit, Otoritas Jasa Keuangan, dan KAP Ernst & Young. - Status proyek dan aktivitas lainnya. - Sumber daya Internal Audit dan <i>Internal Control Unit</i>. - Scope of Internal Audit function. - Audit status and results of the Internal Audit. - Investigation results of fraud & whistleblower. - Audit result of the Internal Control Unit. - Status of corrective actions on findings by Internal Audit, Financial Services Authority, and KAP Ernst & Young. - Project status and other activities. - Internal Audit and Internal Control Unit Resources.	√	√	√
8 Juni 2022 June 8, 2022	Pengangkatan kembali anggota Komite Audit, Komite Pemantau Risiko, serta Komite Nominasi dan Remunerasi. Reappointment of members of Audit Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee.	√	√	√
14 Juli 2022 July 14, 2022	Pengangkatan anggota Komite Nominasi dan Remunerasi. Appointment of members of the Nomination and Remuneration Committee.	√	√	√
25 Juli 2022 July 25, 2022	Laporan Kepatuhan semester 1 dan temuan hasil audit Otoritas Jasa Keuangan terkait kepatuhan. Compliance Report Semester 1 and findings from the Financial Services Authority's audit results regarding compliance.	√	√	√

Tanggal Date	Agenda	Kehadiran Attendance		
		IH	YSW	JRI
25 Juli 2022 July 25, 2022	1. Laporan pokok-pokok hasil pemeriksaan semester I tahun 2022. 2. Hasil pemeriksaan Otoritas Jasa Keuangan tahun 2022. 3. Anggaran <i>mandatory audit</i> . 4. Status dan hasil pemeriksaan Internal Audit. 5. Hasil investigasi <i>fraud & whistleblower</i> . 6. Hasil pemeriksaan <i>Internal Control Unit</i> . 7. Status tindakan perbaikan temuan Internal Audit, Otoritas Jasa Keuangan, dan KAP Ernst & Young. 8. Status proyek dan aktivitas lainnya. 9. Sumber daya Internal Audit dan <i>Internal Control Unit</i> . 1. Report of the subjects of audit results of Semester I 2022. 2. Financial Services Authority audit results 2022. 3. Budget of mandatory audit. 4. Audit status and results of the Internal Audit. 5. Investigation results of fraud & whistleblower. 6. Audit result of the Internal Control Unit. 7. Status of corrective actions on findings by Internal Audit, Financial Services Authority, and KAP Ernst & Young. 8. Project status and other activities. 9. Internal Audit and Internal Control Unit Resources.	√	√	√
29 Juli 2022 July 29, 2022	1. Tingkat Kesehatan Bank Semester I 2022 dan Profil Risiko Bank Triwulan II 2022. 2. Hasil Pemeriksaan Otoritas Jasa Keuangan terhadap aktivitas Divisi Manajemen Risiko. 1. Bank Soundness Level for Semester I 2022 and Bank Risk Profile for Quarter II 2022. 2. Financial Services Authority's audit results of the Risk Management Division's activities.	√	√	√
10 Agustus 2022 August 10, 2022	Presentasi Tim InSAF dan Strategi <i>Anti-Fraud</i> . Presentation of InSAF Team and Anti-Fraud Strategy.	√	√	√
24 Agustus 2022 August 24, 2022	Presentasi Postur Keamanan TI Bank Ina dan Peran <i>Digital Governance</i> . Presentation of Bank Ina's IT Security Posture and Digital Governance Roles.	√	√	√
29 Agustus 2022 August 29, 2022	1. Hasil pemeriksaan sementara Bank Indonesia. 2. Status dan hasil pemeriksaan Internal Audit. 3. Hasil pemeriksaan <i>Internal Control Unit</i> . 4. Status tindakan perbaikan temuan Internal Audit, Otoritas Jasa Keuangan, dan KAP Ernst & Young. 5. Sumber daya Internal Audit dan <i>Internal Control Unit</i> . 1. Results of interim audit by Bank Indonesia. 2. Audit status and results of the Internal Audit. 3. Audit result of the Internal Control Unit. 4. Status of corrective actions on findings by Internal Audit, Financial Services Authority, and KAP Ernst & Young. 5. Project status and other activities. 6. Internal Audit and Internal Control Unit Resources.	√	√	√
3 Oktober 2022 October 3, 2022	Laporan Keuangan Bank Posisi Juni 2022 <i>Audited</i> . Bank's Audited Financial Statements Position of June 2022.	√	√	√
3 Oktober 2022 October 3, 2022	1. Program kerja Satuan Kerja Audit Internal (SKAI) September sampai dengan Desember 2022. 2. Revisi rencana kerja SKAI. 3. <i>Audit Universe</i> . 4. Hasil Pemeriksaan SKAI. 5. Status tindakan perbaikan temuan Internal Audit, Otoritas Jasa Keuangan, dan KAP Ernst & Young. 6. Rencana dan pelaksanaan pelatihan SKAI 2022. 1. Work program of Internal Audit Work Unit (SKAI) September to December 2022. 2. Revision of SKAI's work plan. 3. Audit Universe. 4. SKAI Audit Results. 5. Status of corrective actions on findings by Internal Audit, Financial Services Authority, and KAP Ernst & Young. 6. SKAI training plan and implementation in 2022.	√	√	√

Tanggal Date	Agenda	Kehadiran Attendance		
		IH	YSW	JRI
5 Oktober 2022 October 5, 2022	Alur Proses Perkreditan dalam mengelola risiko kredit. Credit Process Flow in managing credit risk.	√	√	√
10 Oktober 2022 October 10, 2022	Aktivitas penyediaan dana besar (kredit) kepada debitur HNWI. Activities providing large exposure (credit) to HNWI debtors.	√	√	√
27 Oktober 2022 October 27, 2022	Laporan Keuangan Bank Posisi September 2022. The Bank's Financial Statements Position of September 2022.	√	√	√
27 Oktober 2022 October 27, 2022	1. Profil Risiko Bank Triwulan III 2022. 2. Laporan <i>Stress Test</i> Risiko Kredit, Pasar, dan Likuiditas. 1. Bank's Risk Profile Quarter III 2022. 2. Report of Stress Test on Credit, Market, and Liquidity Risks.	√	√	√
7 November 2022 November 7, 2022	1. Status Pemeriksaan SKAI. 2. Hasil Pemeriksaan ICU. 3. <i>Audit Universe</i> . 4. <i>Audit Rating</i> Cabang 5. Status tindakan perbaikan temuan Internal Audit, Otoritas Jasa Keuangan, dan KAP. 6. Rencana dan pelaksanaan pelatihan SKAI 2022. 1. SKAI Audit Status. 2. ICU Audit Results. 3. Audit Universe. 4. Audit Rating of Branch Offices 5. Status of corrective actions on findings by Internal Audit, Financial Services Authority, and KAP Ernst & Young. 6. SKAI training plan and implementation in 2022.	√	√	√
19 Desember 2022 December 19, 2022	Presentasi SKAI. SKAI presentation.	√	-	√

Keterangan / Remark:

IH : Inawaty Handojo
YSW : Yohanes Santoso Wibowo
JRI : Josavia Rachman Ichwan

Komisaris Independen

Bank Ina memiliki 2 Komisaris Independen atau 66,67% dari total 3 anggota Dewan Komisaris. Dengan demikian, Bank telah memenuhi ketentuan dalam Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum, yang mewajibkan Bank untuk memiliki Komisaris Independen minimal 50% dari total anggota Dewan Komisaris.

Kriteria Komisaris Independen

Kriteria pengangkatan Komisaris Independen Bank Ina sama halnya dengan persyaratan Dewan Komisaris Non-Independen, namun ditambah dengan aturan lain dalam Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, sebagai berikut.

Independent Commissioner

Bank Ina has 2 Independent Commissioners or 66.67% of the total 3 members of the Board of Commissioners. Thus, the Bank has complied with the provisions of Financial Services Authority Regulation No. 55/POJK.03/2016 on Implementation of Governance for Commercial Banks, which requires the Bank to have an Independent Commissioner of at least 50% of the total members of the Board of Commissioners.

Independent Commissioner Criteria

The criteria for appointing Bank Ina's Independent Commissioner are the same as those for Non-Independent Commissioner, but there are additional rules as per Financial Services Authority Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies, as follows.

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.	√	√

Kriteria Criteria	Komisaris Independen Independent Commissioner	
	Inawaty Handoyo	Yohanes Santoso Wibowo
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 Declaration of Independence and passed the fit and proper test as Independent Commissioner in accordance with the provisions of the Financial Services Authority regarding fit and proper test.

Sekretaris Dewan Komisaris

Dalam menjalankan tugas dan tanggung jawabnya, Dewan Komisaris Bank Ina dibantu oleh Sekretaris Dewan Komisaris. Fungsi Sekretaris Dewan Komisaris Bank Ina, antara lain:

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;
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.

Saat ini, fungsi Sekretaris Dewan Komisaris Bank Ina dirangkap oleh Sekretaris Direksi.

Secretary of the Board of Commissioners

In performing its duties and responsibilities, Bank Ina's Board of Commissioners is assisted by the Secretary of the Board of Commissioners. The functions of the Board of Commissioners' Secretary of Bank Ina, among others, are:

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. 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.

Currently, the function of the Secretary of the Board of Commissioners of Bank Ina is concurrently held by the Secretary of the Board of Directors.

Direksi Board of Directors

Direksi merupakan organ utama Bank Ina yang bertugas dan bertanggung jawab untuk mengelola Bank sesuai dengan arah dan tujuan yang telah ditetapkan berdasarkan Anggaran Dasar Bank dan peraturan perundang-undangan. Direksi wajib mencurahkan tenaga, pikiran, perhatian, serta pengabdianya secara penuh pada tugas, kewajiban, dan pencapaian Visi dan Misi Bank.

The Board of Directors is the main organ of Bank Ina whose duty and responsibility is to manage the Bank in accordance with the directions and objectives determined based on the Bank's Articles of Association and laws and regulations. The Board of Directors must devote full energy, thoughts, attention, and dedication to the duties, obligations, and achievement of the Bank's Vision and Mission.

Pedoman Kerja

Bank Ina telah memiliki pedoman kerja Direksi yang dimuat dalam Pedoman Penerapan Tata Kelola No. COM/001/01/0319 tertanggal 29 Maret 2019. Pedoman tersebut disusun sebagai panduan untuk mempermudah Direksi dalam memahami peraturan-peraturan yang terkait dengan perannya sebagai organ pengelola Bank.

Charter

Bank Ina already has the Board of Directors Charter, which is contained in the Governance Implementation Guidelines No. COM/001/01/0319 dated March 29, 2019. These guidelines were prepared as a guide to make it easier for the Board of Directors to understand the regulations related to their role as the managing organ of the Bank.

Jumlah, Komposisi, dan Independensi

Jumlah

Anggota Direksi Bank Ina berjumlah 5 orang. Jumlah tersebut melebihi dari ketentuan Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum, di mana Bank wajib mempunyai Direksi minimal 3 orang.

Number, Composition, and Independence

Number

There are 5 members of Bank Ina's Board of Directors. This number exceeds the provisions of Financial Services Authority Regulation No. 55/POJK.03/2016 on Implementation of Governance for Commercial Banks, in which the Bank is required to have a minimum of 3 members of the Board of Directors.

Komposisi

Pengangkatan Direksi menjadi wewenang RUPS. Seluruh anggota Direksi telah memenuhi kriteria sebagai Direksi, sesuai dengan ketentuan yang berlaku pada Anggaran Dasar Bank dan Pedoman Penerapan Tata Kelola Bank Ina, serta telah melalui uji kemampuan dan kepatutan (*fit and proper test*) dari Bank Indonesia atau Otoritas Jasa Keuangan. Pada tahun 2022, susunan Direksi Bank Ina tidak mengalami perubahan, sesuai dengan keputusan RUPS Tahunan pada tanggal 3 Juni 2022 yang menyetujui pengangkatan kembali anggota Direksi untuk periode sebelumnya.

Composition

The Board of Directors' appointment is under the GMS authority. All members of the Board of Directors have met the criteria as per the applicable provisions in the Bank's Articles of Association and Bank Ina's Governance Implementing Guidelines, and have passed the fit and proper test from Bank Indonesia or Financial Services Authority. In 2022, the composition of Bank Ina's Board of Directors did not change, in line with the Annual GMS resolutions dated June 3, 2022, which approved the reappointment of members of the Board of Directors from the previous period.

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
Daniel Budirahayu	Direktur Utama President Director	- Akta RUPS Tahunan No. 107 tanggal 25 Mei 2018; dan - Akta RUPS Tahunan No. 03 tanggal 3 Juni 2022. - Deed of Annual GMS No. 107 dated May 25, 2018; and - Deed of Annual GMS No. 03 of June 3, 2022.	Keputusan Deputi Komisiner Pengawas Perbankan I Otoritas Jasa Keuangan No. Kep-26/PB.1/2018 tanggal 25 Juli 2018. Decree of Deputy Commissioner of Banking Supervision I of Financial Services Authority No. Kep-26/PB.1/2018 dated July 25, 2018.	Sampai dengan ditutupnya RUPS Tahunan pada tahun 2024. 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
Kiung Hui Ngo	Direktur Keuangan Director of Finance	- Akta No. 105 tanggal 27 November 2013; - Akta RUPS Tahunan No. 107 tanggal 25 Mei 2018; dan - Akta RUPS Tahunan No. 03 tanggal 3 Juni 2022. - Deed No. 105 dated November 27, 2013; - Deed of Annual GMS No. 107 dated May 25, 2018; and - Deed of Annual GMS No. 03 of June 3, 2022.	Surat Bank Indonesia No. 15/108/GBI/DPIP/Rahasia tanggal 18 November 2013. Bank Indonesia Letter No. 15/108/GBI/DPIP/Rahasia dated November 18, 2013.	
Yulius Purnama Junaedi	Direktur Digital Banking Director of Digital Banking	- Akta RUPS Luar Biasa No. 07 tanggal 16 Juni 2021; dan - Akta RUPS Tahunan No. 03 tanggal 3 Juni 2022. - Deed of Extraordinary GMS No. 07 of June 16, 2021; and - Deed of Annual GMS No. 03 of June 3, 2022.	Surat Keputusan Anggota Dewan Komisaris Otoritas Jasa Keuangan No. Kep-134/D.03/2021 tanggal 14 September 2021. Decree of Members of the Board of Commissioners of the Financial Services Authority No. Kep-134/D.03/2021 dated September 14, 2021.	
Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance	- Akta RUPS Luar Biasa No. 01 tanggal 3 September 2021; dan - Akta RUPS Tahunan No. 03 tanggal 3 Juni 2022. - Deed of Extraordinary GMS No. 01 of September 3, 2021; and - Deed of Annual GMS No. 03 of June 3, 2022.	Surat 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.	
Budijanto Soedarpo**	Direktur Retail Banking Director of Retail Banking		Surat Keputusan Anggota Dewan Komisaris Otoritas Jasa Keuangan No. Kep-69/PB.1/2021 tanggal 29 November 2021. Decree of Members of the Board of Commissioners of the Financial Services Authority No. Kep-69/PB.1/2021 November 29, 2021.	

* Telah meninggal dunia pada tanggal 22 Maret 2023.

**Melalui RUPS Luar Biasa tanggal 9 Januari 2023, Pemegang Saham menyetujui pengunduran diri Sdr. Budijanto Soedarpo sebagai Direktur Retail Banking Bank Ina yang kemudian mengangkat Sdr. Henry Koenaiifi sebagai penggantinya.

* Passed away on March 22, 2023.

**Through the Extraordinary GMS on January 9, 2023, Shareholders approved the resignation of Mr. Budijanto Soedarpo as Director of Retail Banking of Bank Ina, then appointed Mr. Henry Koenaiifi as his replacement

Independensi

Bank Ina menjamin independensi seluruh anggota Direksi dalam menjalankan tugas dan tanggung jawabnya. Direksi juga senantiasa bersikap profesional untuk memberikan kontribusi bagi kemajuan Bank.

Independency

Bank Ina guarantees the independence of all members of the Board of Directors in carrying out their duties and responsibilities. The Board of Directors also always acts professionally to contribute to the progress of the Bank.

Kebijakan Keberagaman Komposisi

Bank Ina belum memiliki kebijakan tertulis terkait keberagaman komposisi anggota Direksi. Meskipun demikian, komposisi Direksi Bank telah mencerminkan keberagaman, baik dari sisi pendidikan, pengalaman kerja, usia, dan jenis kelamin, sebagaimana diungkapkan sebagai berikut.

Composition Diversity Policy

Bank Ina does not yet have a written policy regarding the diversity of the composition of members of the Board of Directors. Nonetheless, the composition of the Bank's Board of Directors reflects diversity, in terms of education, work experience, age, and gender, as disclosed below.

Aspek Keberagaman Diversity Aspects	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, ekonomi keuangan, serta teknik sipil. 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, financial economics, and civil engineering.	Komposisi Direksi Bank Ina telah memenuhi unsur keberagaman, yaitu perpaduan dari sisi pendidikan, pengalaman kerja, usia, dan jenis kelamin. The composition of the Board of Directors of Bank Ina has fulfilled the elements of diversity, in terms of education, work experience, age, and gender.
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 47-70 tahun. The average age of the Bank's Board of Directors is 47-70 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

Tugas dan tanggung jawab Direksi diungkapkan sebagai berikut.

- Direksi bertanggung jawab penuh atas pelaksanaan kepengurusan Bank.
- Direksi bertugas menjalankan dan bertanggung jawab atas pengurusan Bank untuk kepentingan Bank sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam Anggaran Dasar.
- 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.
- Setiap anggota Direksi wajib melaksanakan tugas dan tanggung jawab dengan itikad baik, penuh tanggung jawab, dan kehati-hatian.
- Direksi wajib mengelola Bank sesuai dengan kewenangan dan tanggung jawab Direksi sebagaimana diatur dalam Anggaran Dasar dan peraturan perundang-undangan.
- Direksi wajib menerapkan prinsip-prinsip tata kelola yang baik dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.
- Dalam rangka menerapkan prinsip tata kelola yang baik, Direksi paling sedikit wajib membentuk:
 - Satuan Kerja Audit Internal;
 - Satuan Kerja Manajemen Risiko dan Komite Manajemen Risiko; serta
 - Satuan Kerja Kepatuhan.
- Direksi wajib menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Internal, auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas lain.
- Direksi wajib mempertanggungjawabkan pelaksanaan tugas kepada Pemegang Saham melalui RUPS.
- Direksi wajib mengungkapkan kepada pegawai mengenai kebijakan Bank yang bersifat strategis di bidang kepegawaian.
- Direksi dilarang menggunakan penasihat perorangan dan/atau jasa profesional sebagai konsultan

Duties and Responsibilities

The duties and responsibilities of the Board of Directors are disclosed as follows.

- The Board of Directors is fully responsible for the implementation of the management of the Bank.
- 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.
- 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.
- Each member of the Board of Directors must carry out the duties and responsibilities in good faith, with full of responsibility, and prudence.
- 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.
- The Board of Directors must apply the principles of good governance in every business activity of the Bank at all levels of the organization.
- In order to apply the principles of good governance, the Board of Directors must at least establish:
 - Internal Audit Work Unit;
 - Risk Management Work Unit and Risk Management Committee; and
 - Compliance Work Unit.
- The Board of Directors must follow up on audit findings and recommendations from the Internal Audit Work Unit, external auditors, results of supervision by the Financial Services Authority, and/or results of supervision by other authorities.
- The Board of Directors is obliged to be responsible for carrying out its duties to Shareholders through the GMS.
- The Board of Directors is required to disclose to employees regarding the Bank's strategic policies in the personnel sector.
- The Board of Directors are prohibited from using individual advisers and/or professional services as consultants.

12. Penggunaan penasihat perorangan dan/atau jasa profesional sebagai konsultan dapat dilakukan dalam hal memenuhi persyaratan:
 - a. Untuk proyek bersifat khusus;
 - b. Didasarkan pada kontrak kerja yang jelas; serta
 - c. Merupakan pihak independen dan memiliki kualifikasi untuk mengerjakan proyek yang bersifat khusus.
13. Direksi wajib menyediakan data dan informasi yang akurat, relevan, dan tepat waktu kepada Dewan Komisaris.
14. Setiap anggota Direksi bertanggung jawab secara tanggung renteng atas kerugian Bank yang disebabkan oleh kesalahan atau kelalaian anggota Direksi dalam menjalankan tugasnya.

12. The use of individual advisors and/or professional services as consultants can be carried out in terms of fulfilling the following requirements:
 - a. For special projects;
 - b. Based on a clear employment contract; and
 - c. Is an independent party and has the qualifications to work on a special project.
13. The Board of Directors must provide accurate, relevant, and timely data and information to the Board of Commissioners.
14. Each member of the Board of Directors is jointly and severally responsible for the Bank's losses caused by errors or omissions of members of the Board of Directors in carrying out their duties.

Pembagian Tugas dan Tanggung Jawab

Masing-masing anggota Direksi mempunyai tugas dan tanggung jawab sebagai berikut.

Division of Duties and Responsibilities

Each member of the Board of Directors has the following duties and responsibilities.

Nama Name	Jabatan Position	Pembagian Tugas Division of Duties	
Daniel Budirahayu*	Direktur Utama President Director	Membawahi unit kerja: 1. Komersial Banking; 2. Audit Internal; 3. Credit Review; 4. Sekretaris Perusahaan; 5. Human Capital; 6. Remedial; 7. Legal; dan 8. Admin Kredit.	Supervise the work unit: 1. Commercial Banking; 2. Internal Audit; 3. Credit Review; 4. Corporate Secretary; 5. Human Capital; 6. Remedial; 7. Legal; and 8. Credit Admin.
Kiung Hui Ngo	Direktur Keuangan Director of Finance	Membawahi unit kerja: 1. Tresuri; 2. Umum; 3. Akuntansi dan Perencanaan Keuangan; serta 4. Sistem Informasi Manajemen (SIM) dan Pelaporan.	Supervise the work unit: 1. Treasury; 2. General Affairs; 3. Accounting and Financial Planning; and 4. Management Information System (MIS) and Reporting.
Yulius Purnama Junaedi	Direktur Digital Banking Director of Digital Banking	Membawahi unit kerja: 1. Digital Solution & Partnership; 2. Digital Technology; 3. Digital Operation; dan 4. Digital Infrastructure & Security.	Supervise the work unit: 1. Digital Solution & Partnership; 2. Digital Technology; 3. Digital Operation; and 4. Digital Infrastructure & Security.
Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance	Membawahi unit kerja: 1. Manajemen Risiko; 2. Kebijakan, Sistem, dan Prosedur; 3. Digital Governance; serta 4. Kepatuhan dan Rezim Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT).	Supervise the work unit: 1. Risk Management; 2. Policies, Systems, and Procedures; 3. Digital Governance; and 4. Compliance and Anti-Money Laundering and Counter-Terrorism Financing (AML-CTF) Regime.
Budijanto Soedarpo**	Direktur Retail Banking Director of Retail Banking	Membawahi unit kerja: 1. Branch Banking; 2. Marketing Communication & Product Development; 3. Operation; 4. Community Sales; dan 5. Bina Edukasi.	Supervise the work unit: 1. Branch Banking; 2. Marketing Communication & Product Development; 3. Operation; 4. Community Sales; and 5. Education Development.

* Telah meninggal dunia pada tanggal 22 Maret 2023.

**Melalui RUPS Luar Biasa tanggal 9 Januari 2023, Pemegang Saham menyetujui pengunduran diri Sdr. Budijanto Soedarpo sebagai Direktur Retail Banking Bank Ina yang kemudian mengangkat Sdr. Henry Koenafi sebagai penggantinya.

* Passed away on March 22, 2023.

**Through the Extraordinary GMS on January 9, 2023, Shareholders approved the resignation of Mr. Budijanto Soedarpo as Director of Retail Banking of Bank Ina, then appointed Mr. Henry Koenafi as his replacement

Pelaksanaan Tugas

Sepanjang tahun 2022, Direksi Bank Ina telah menetapkan berbagai keputusan yang ditujukan untuk menunjang operasional dan pencapaian target Bank sebagai berikut.

1. Pelaksanaan kepengurusan Bank.
2. Pengelolaan aset dan keuangan Bank.
3. Penyusunan perencanaan perusahaan.
4. Penyelenggaraan rapat Direksi, menghadiri rapat Dewan Komisaris, dan RUPS.
5. Pengawasan dan perbaikan proses bisnis internal.
6. Penetapan manajemen risiko dan prinsip-prinsip GCG.
7. Pemenuhan target kinerja Bank.
8. Pelaksanaan tugas lainnya terkait kepengurusan Bank.

Rapat

Rapat Internal Direksi

Direksi wajib mengadakan rapat internal minimal 12 kali dalam setahun. Direksi dapat mengundang staf perusahaan untuk hadir dalam rapat internal tersebut. Rapat Direksi dinyatakan sah apabila dihadiri lebih dari separuh jumlah Direksi Bank. Rapat ini dipimpin oleh Direktur Utama, namun apabila beliau berhalangan hadir, maka rapat dapat dipimpin oleh anggota Direksi lainnya yang ditunjuk Direktur Utama. Sepanjang tahun 2022, Direksi Bank Ina telah mengadakan rapat internal sebanyak 48 kali, dengan tingkat kehadiran sebagai berikut.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Daniel Budirahayu*	Direktur Utama President Director	48	44	91,67
Kiung Hui Ngo	Direktur Keuangan Director of Finance	48	47	97,92
Yulius Purnama Junaedi	Direktur <i>Digital Banking</i> Director of Digital Banking	48	41	85,41
Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance	48	44	91,67
Budijanto Soedarpo**	Direktur <i>Retail Banking</i> Director of Retail Banking	48	43	89,58
Rata-Rata Kehadiran (%) Average Attendance (%)				91,25

* Telah meninggal dunia pada tanggal 22 Maret 2023.

** Melalui RUPS Luar Biasa tanggal 9 Januari 2023, Pemegang Saham menyetujui pengunduran diri Sdr. Budijanto Soedarpo sebagai Direktur *Retail Banking* Bank Ina yang kemudian mengangkat Sdr. Henry Koenafi sebagai penggantinya.

* Passed away on March 22, 2023.

** Through the Extraordinary GMS on January 9, 2023, Shareholders approved the resignation of Mr. Budijanto Soedarpo as Director of Retail Banking of Bank Ina, then appointed Mr. Henry Koenafi as his replacement

Implementation of Duties

Throughout 2022, the Board of Directors of Bank Ina made various decisions aimed at supporting the operations and achievement of the Bank's targets as follows.

1. Implementation of Bank management.
2. Management of Bank assets and finances.
3. Compilation of corporate planning.
4. Organizing Board of Directors meetings, attending Board of Commissioners meetings, and the GMS.
5. Supervision and improvement of internal business processes.
6. Determination of risk management and GCG principles.
7. Fulfillment of the Bank's performance targets.
8. Implementation of other duties related to the management of the Bank.

Meeting

Board of Directors' Internal Meeting

The Board of Directors is required to hold internal meetings at least 12 times in a year. The Board of Directors can invite company staff to attend the internal meeting. The Board of Directors' meeting is declared valid if it is attended by more than half of the Bank's Directors. This meeting is chaired by the President Director, but if he is unable to attend, the meeting can be chaired by another member of the Board of Directors appointed by the President Director. Throughout 2022, Bank Ina's Directors held as many as 48 meetings, with the following levels of attendance.

Informasi terkait tanggal, agenda, dan peserta rapat internal Direksi Bank Ina diungkapkan pada tabel berikut.

Information regarding the date, agenda, and participants of the internal meeting of the Board of Directors of Bank Ina is disclosed in the following table.

Tanggal Date	Agenda		Kehadiran Attendance				
			DB	KHN	YPJ	AT	BS
3 Januari 2022 January 3, 2022	1. Laporan Kinerja Keuangan Posisi 31 Desember 2021. 2. Presentasi <i>Branch Banking</i> . 3. Laporan <i>Commercial Banking</i> . 4. Paparan Direksi.	1. Financial Performance Report for December 31, 2021 position. 2. Presentation of Branch Banking. 3. Report of Commercial Banking. 4. Presentation of Board of Directors.	√	√	-	√	√
10 Januari 2022 January 10, 2022	1. Laporan <i>Remedial</i> . 2. Laporan Kinerja Keuangan Posisi 7 Januari 2022. 3. Presentasi <i>Branch Banking</i> . 4. Laporan <i>Commercial Banking</i> . 5. Paparan Direksi.	1. Report of Remedial. 2. Financial Performance Report Position of January 7, 2022. 3. Presentation of Branch Banking. 4. Report of Commercial Banking. 5. Presentation of Board of Directors.	√	√	√	√	√
17 Januari 2022 January 17, 2022	1. Laporan <i>Remedial</i> . 2. Laporan Kinerja Keuangan Posisi 14 Januari 2022. 3. Presentasi <i>Retail Banking</i> . 4. Laporan <i>Commercial Banking</i> . 5. Paparan Direksi dan Chief.	1. Report of Remedial. 2. Financial Performance Report Position of January 7, 2022. 3. Presentation of Branch Banking. 4. Report of Commercial Banking. 5. Presentation of Board of Directors.	√	√	√	√	√
25 Januari 2022 January 25, 2022	Paparan Direksi.	Presentation of Board of Directors	√	√	√	√	√
31 Januari 2022 January 31, 2022	1. Laporan <i>Remedial</i> . 2. Laporan Kinerja Keuangan Posisi 28 Januari 2022. 3. Paparan Direksi.	1. Report of Remedial. 2. Financial Performance Report Position of January 28, 2022. 3. Presentation of Board of Directors.	√	√	√	√	√
7 Februari 2022 February 7, 2022	1. Laporan Kinerja Keuangan Posisi 31 Januari 2022. 2. Paparan Direksi.	1. Financial Performance Report of January 31, 2022 Position. 2. Presentation of Board of Directors.	√	√	√	√	√
14 Februari 2022 February 14, 2022	1. Laporan <i>Remedial</i> . 2. Laporan Kinerja Keuangan Posisi 11 Februari 2022. 3. Presentasi <i>HCM Planning</i> . 4. Presentasi <i>Digital Governance</i> . 5. Paparan Direksi.	1. Report of Remedial. 2. Financial Performance Report for February 11, 2022 position. 3. Presentation of HRM Planning. 4. Presentation of Digital Governance. 5. Presentation of Board of Directors.	√	√	√	√	√
21 Februari 2022 February 21, 2022	1. Laporan <i>Remedial</i> . 2. Presentasi <i>Compliance Dashboard</i> . 3. Laporan Manajemen Risiko. 4. Laporan Kinerja Keuangan Posisi 18 Februari 2022. 5. Paparan Direksi.	1. Report of Remedial. 2. Presentation of Compliance Dashboard. 3. Risk Management Report. 4. Financial Performance Report Position of February 18, 2022. 5. Presentation of Board of Directors.	√	√	√	√	√
1 Maret 2022 March 1, 2022	1. Laporan <i>Remedial</i> . 2. Laporan Kinerja Keuangan Posisi 28 Februari 2022. 3. Laporan <i>Commercial Banking</i> . 4. Paparan Direksi.	1. Report of Remedial. 2. Financial Performance Report Position of February 28, 2022. 3. Report of Commercial Banking. 4. Presentation of Board of Directors.	√	√	√	√	√
7 Maret 2022 March 7, 2022	1. Laporan <i>Remedial</i> . 2. Laporan <i>Commercial Banking</i> . 3. Paparan Direksi dan Chief.	1. Report of Remedial. 2. Report of Commercial Banking. 3. Presentation of Board of Directors and Chief.	√	√	√	√	√
14 Maret 2022 March 14, 2022	1. Laporan <i>Remedial</i> . 2. Laporan Kinerja Keuangan Posisi 4-13 Maret 2022. 3. Laporan <i>Commercial Banking</i> . 4. Paparan Direksi dan Chief.	1. Report of Remedial. 2. Financial Performance Report Position of March 4-13, 2022. 3. Report of Commercial Banking. 4. Presentation of Board of Directors and Chief.	√	√	√	√	√
23 Maret 2022 March 23, 2022	1. Laporan <i>Remedial</i> . 2. Laporan Kinerja Keuangan posisi 18 Maret 2022. 3. Laporan <i>Commercial Banking</i> . 4. Presentasi <i>Marketing & Communication</i> . 5. Paparan Direksi dan Chief.	1. Report of Remedial. 2. Financial Performance Report position of March 18, 2022. 3. Report of Commercial Banking. 4. Presentation of Marketing & Communication. 5. Presentation of Board of Directors and Chief.	√	√	√	√	√



Tanggal Date	Agenda		Kehadiran Attendance				
			DB	KHN	YPJ	AT	BS
28 Maret 2022 March 28, 2022	1. Laporan <i>Remedial</i> . 2. Laporan Kinerja Keuangan Posisi 27 Maret 2022. 3. Laporan <i>Commercial Banking</i> . 4. Paparan Direksi dan <i>Chief</i> .	1. Report of Remedial. 2. Financial Performance Report Position of March 27, 2022. 3. Report of Commercial Banking. 4. Presentation of Board of Directors and Chief.	√	√	√	√	√
4 April 2022 April 4, 2022	1. Laporan <i>Remedial</i> . 2. Laporan Kinerja Keuangan posisi 31 Maret 2022. 3. Laporan <i>Commercial Banking</i> . 4. Paparan Direksi dan <i>Chief</i> .	1. Report of Remedial. 2. Financial Performance Report for the position of March 31, 2022. 3. Report of Commercial Banking. 4. Presentation of Board of Directors and Chief.	√	√	√	√	√
11 April 2022 April 11, 2022	1. Laporan <i>Remedial</i> . 2. Laporan Kinerja Keuangan posisi 8 April 2022. 3. Laporan <i>Commercial Banking</i> . 4. Paparan Direksi dan <i>Chief</i> .	1. Report of Remedial. 2. Financial Performance Report position of April 8, 2022. 3. Report of Commercial Banking. 4. Presentation of Board of Directors and Chief.	√	√	√	√	√
18 April 2022 April 18, 2022	1. Laporan <i>Remedial</i> . 2. Laporan Kinerja Keuangan Posisi 14 April 2022. 3. Laporan <i>Commercial Banking</i> Posisi 14 April 2022. 4. Presentasi <i>Branch Banking</i> . 5. Evaluasi Persiapan Pelaksanaan CADD. 6. Paparan Direksi dan <i>Chief</i> .	1. Report of Remedial. 2. Financial Performance Report Position of April 14, 2022. 3. Report of Commercial Banking Position of 14 April 2022. 4. Presentation of Branch Banking. 5. Evaluation of CADD Implementation Preparation. 6. Presentation of Board of Directors and Chief.	-	√	√	-	√
25 April 2022 April 25, 2022	1. Laporan <i>Remedial</i> . 2. Laporan Kinerja Keuangan Posisi 31 Maret 2022. 3. Laporan <i>Commercial Banking</i> . 4. Paparan Direksi dan <i>Chief</i> .	1. Report of Remedial. 2. Financial Performance Report March 31, 2022 Position. 3. Report of Commercial Banking. 4. Presentation of Board of Directors and Chief.	-	√	√	√	-
17 Mei 2022 May 17, 2022	1. Laporan <i>Remedial</i> . 2. Laporan Kinerja Keuangan Posisi 17 Mei 2022. 3. Laporan <i>Commercial Banking</i> . 4. Paparan Direksi dan <i>Chief</i> .	1. Report of Remedial. 2. Financial Performance Report Position of May 17, 2022. 3. Report of Commercial Banking. 4. Presentation of Board of Directors and Chief.	√	√	√	√	√
23 Mei 2022 May 23, 2022	1. Laporan <i>Remedial</i> . 2. Laporan Kinerja Keuangan Posisi 22 Mei 2022. 3. Presentasi <i>Branch Banking</i> . 4. Paparan Direksi dan <i>Chief</i> .	1. Report of Remedial. 2. Financial Performance Report Position of May 22, 2022. 3. Presentation of Branch Banking. 4. Presentation of Board of Directors and Chief.	√	√	√	-	√
30 Mei 2022 May 30, 2022	1. Laporan <i>Remedial</i> . 2. Laporan Kinerja Keuangan Posisi 29 Mei 2022. 3. Paparan Direksi dan <i>Chief</i> .	1. Report of Remedial. 2. Financial Performance Report Position of May 29, 2022. 3. Presentation of Board of Directors and Chief.	√	√	√	√	-
6 Juni 2022 June 6, 2022	1. Presentasi Divisi <i>Marketing & Communication</i> . 2. Laporan <i>Remedial</i> . 3. Laporan Kinerja Keuangan Posisi 5 Juni 2022. 4. Presentasi <i>Commercial Banking</i> . 5. Paparan Direksi dan <i>Chief</i> .	1. Presentation of Marketing & Communication Division. 2. Report of Remedial. 3. Financial Performance Report Position of June 5, 2022. 4. Presentation of Commercial Banking. 5. Presentation of Board of Directors and Chief.	√	√	√	-	√
13 Juni 2022 June 13, 2022	1. Laporan <i>Remedial</i> . 2. Laporan Kinerja Keuangan Posisi 12 Juni 2022. 3. Paparan Direksi dan <i>Chief</i> .	1. Report of Remedial. 2. Financial Performance Report Position of June 12, 2022. 3. Presentation of Board of Directors and Chief.	√	√	√	√	√
20 Juni 2022 June 20, 2022	1. Presentasi Divisi <i>Marketing & Communication</i> . 2. Presentasi <i>Branch Banking</i> . 3. Laporan <i>Remedial</i> . 4. Laporan Kinerja Keuangan Posisi 19 Juni 2022. 5. Laporan <i>Commercial Banking</i> . 6. Paparan Direksi dan <i>Chief</i> .	1. Presentation of Marketing & Communication Division. 2. Presentation of Branch Banking. 3. Report of Remedial. 4. Financial Performance Report Position of June 19, 2022. 5. Report of Commercial Banking. 6. Presentation of Board of Directors and Chief.	√	√	√	√	√

Tanggal Date	Agenda		Kehadiran Attendance				
			DB	KHN	YPJ	AT	BS
27 Juni 2022 June 27, 2022	1. Presentasi Divisi <i>Marketing & Communication</i> . 2. Presentasi <i>Branch Banking</i> . 3. Laporan <i>Remedial</i> . 4. Laporan Kinerja Keuangan Posisi 26 Juni 2022. 5. Laporan <i>Commercial Banking</i> . 6. Paparan Direksi dan <i>Chief</i> .	1. Presentation of Marketing & Communication Division. 2. Presentation of Branch Banking. 3. Report of Remedial. 4. Financial Performance Report Position of June 26, 2022. 5. Report of Commercial Banking. 6. Presentation of Board of Directors and Chief.	√	√	√	√	√
4 Juli 2022 July 4, 2022	1. Presentasi <i>Marcom Design</i> Kalender BINA 2023. 2. Presentasi <i>Branch Banking</i> . 3. Presentasi HC Tentang Ketentuan Absen dengan Sistem Talenta. 4. Laporan <i>Remedial</i> . 5. Laporan Kinerja Keuangan Posisi 3 Juli 2022. 6. Laporan <i>Commercial Banking</i> . 7. Paparan Direksi dan <i>Chief</i> .	1. Presentation of Marcom Design of BINA 2023 calendar. 2. Presentation of Branch Banking. 3. HC Presentation on Absenteeism with the Talent System. 4. Report of Remedial. 5. Financial Performance Report Position of July 3, 2022. 6. Report of Commercial Banking. 7. Presentation of Board of Directors and Chief.	√	√	√	√	√
11 Juli 2022 July 11, 2022	1. Presentasi Divisi <i>Marketing & Communication</i> . 2. Laporan <i>Remedial</i> . 3. Laporan Kinerja Keuangan Posisi 8 Juli 2022. 4. Laporan <i>Commercial Banking</i> . 5. Paparan Direksi dan <i>Chief</i> .	1. Presentation of Marketing & Communication Division. 2. Report of Remedial. 3. Financial Performance Report Position of July 8, 2022. 4. Report of Commercial Banking. 5. Presentation of Board of Directors and Chief.	√	√	√	√	√
18 Juli 2022 July 18, 2022	1. Presentasi <i>Branch Banking</i> . 2. Laporan <i>Remedial</i> . 3. Laporan Kinerja Keuangan Posisi 15 Juli 2022. 4. Laporan <i>Commercial Banking</i> . 5. Paparan Direksi dan <i>Chief</i> .	1. Presentation of Branch Banking. 2. Report of Remedial. 3. Financial Performance Report Position of July 15, 2022. 4. Report of Commercial Banking. 5. Presentation of Board of Directors and Chief.	√	√	√	√	√
25 Juli 2022 July 25, 2022	1. Presentasi <i>Branch Banking</i> . 2. Laporan <i>Remedial</i> . 3. Laporan Kinerja Keuangan Posisi 25 Juli 2022. 4. Laporan <i>Commercial Banking</i> . 5. Paparan Direksi dan <i>Chief</i> .	1. Presentation of Branch Banking. 2. Report of Remedial. 3. Financial Performance Report Position of July 25, 2022. 4. Report of Commercial Banking. 5. Presentation of Board of Directors and Chief.	√	√	√	√	√
1 Agustus 2022 August 1, 2022	1. Presentasi Divisi <i>Human Capital & Bina Club</i> . 2. Laporan <i>Remedial</i> . 3. Laporan Kinerja Keuangan Posisi 31 Juli 2022. 4. Laporan <i>Commercial Banking</i> . 5. Paparan Direksi dan <i>Chief</i> .	1. Presentation of Human Capital & BINA Club Division 2. Report of Remedial. 3. Financial Performance Report Position of July 31, 2022. 4. Report of Commercial Banking. 5. Presentation of Board of Directors and Chief.	√	√	√	√	√
8 Agustus 2022 August 8, 2022	1. Presentasi <i>Branch Banking</i> . 2. Laporan <i>Remedial</i> . 3. Laporan Kinerja Keuangan Posisi 7 Agustus 2022. 4. Laporan <i>Commercial Banking</i> . 5. Paparan Direksi dan <i>Chief</i> .	1. Presentation of Branch Banking. 2. Report of Remedial. 3. Financial Performance Report Position of August 7, 2022. 4. Report of Commercial Banking. 5. Presentation of Board of Directors and Chief.	√	√	√	√	-
15 Agustus 2022 August 15, 2022	1. Presentasi Divisi SKAI. 2. Presentasi Divisi <i>Marketing & Communication</i> . 3. Laporan <i>Remedial</i> . 4. Laporan Kinerja Keuangan Posisi 14 Agustus 2022. 5. Laporan <i>Commercial Banking</i> . 6. Paparan Direksi dan <i>Chief</i> .	1. SKAI Division Presentation. 2. Presentation of Marketing & Communication Division 3. Report of Remedial. 4. Financial Performance Report Position of August 14, 2022. 5. Report of Commercial Banking. 6. Presentation of Board of Directors and Chief.	√	√	√	√	√



Tanggal Date	Agenda		Kehadiran Attendance				
			DB	KHN	YPJ	AT	BS
22 Agustus 2022 August 22, 2022	1. Presentasi Divisi Operasional. 2. Presentasi Divisi <i>Marketing & Communication</i> . 3. Laporan <i>Remedial</i> . 4. Laporan Kinerja Keuangan Posisi 21 Agustus 2022. 5. Laporan <i>Commercial Banking</i> . 6. Paparan Direksi dan <i>Chief</i> .	1. Operational Division Presentation. 2. Presentation of Marketing & Communication Division 3. Report of Remedial. 4. Financial Performance Report Position of August 21, 2022. 5. Report of Commercial Banking. 6. Presentation of Board of Directors and Chief.	√	√	√	√	√
29 Agustus 2022 August 29, 2022	1. Laporan <i>Remedial</i> . 2. Laporan Kinerja Keuangan Posisi 28 Agustus 2022. 3. Laporan <i>Commercial Banking</i> . 4. Paparan Direksi dan <i>Chief</i> .	1. Report of Remedial. 2. Financial Performance Report Position of August 28, 2022. 3. Report of Commercial Banking. 4. Presentation of Board of Directors and Chief.	√	√	√	√	√
5 September 2022 September 5, 2022	1. Presentasi Divisi <i>Human Capital</i> . 2. Laporan <i>Remedial</i> . 3. Laporan Kinerja Keuangan Posisi 4 September 2022. 4. Laporan <i>Commercial Banking</i> . 5. Paparan Direksi dan <i>Chief</i> .	1. Presentation of Human Capital Division. 2. Report of Remedial. 3. Financial Performance Report Position of 4 September 2022. 4. Report of Commercial Banking. 5. Presentation of Board of Directors and Chief.	√	√	√	√	√
12 September 2022 September 12, 2022	1. Presentasi <i>Branch Banking</i> . 2. Laporan <i>Remedial</i> . 3. Laporan Kinerja Keuangan Posisi 11 September 2022. 4. Laporan <i>Commercial Banking</i> . 5. Paparan Direksi dan <i>Chief</i> .	1. Presentation of Branch Banking. 2. Report of Remedial. 3. Financial Performance Report September 11, 2022 Position. 4. Report of Commercial Banking. 5. Presentation of Board of Directors and Chief.	√	√	√	√	√
19 September 2022 September 19, 2022	1. Presentasi <i>Branch Banking</i> . 2. Laporan <i>Remedial</i> . 3. Laporan Kinerja Keuangan Posisi 18 September 2022. 4. Laporan <i>Commercial Banking</i> . 5. Paparan Direksi dan <i>Chief</i> .	1. Presentation of Branch Banking. 2. Report of Remedial. 3. Financial Performance Report Position of September 18, 2022. 4. Report of Commercial Banking. 5. Presentation of Board of Directors and Chief.	√	-	√	√	√
26 September 2022 September 26, 2022	1. Laporan <i>Remedial</i> . 2. Laporan Kinerja Keuangan Posisi 25 September 2022. 3. Laporan <i>Commercial Banking</i> . 4. Paparan Direksi dan <i>Chief</i> .	1. Report of Remedial. 2. Financial Performance Report September 25, 2022 Position. 3. Report of Commercial Banking. 4. Presentation of Board of Directors and Chief.	√	√	√	√	√
3 Oktober 2022 October 3, 2022	1. Laporan <i>Remedial</i> . 2. Laporan Kinerja Keuangan Posisi 2 Oktober 2022. 3. Laporan <i>Commercial Banking</i> . 4. Paparan Direksi dan <i>Chief</i> .	1. Report of Remedial. 2. Financial Performance Report Position of October 2, 2022. 3. Report of Commercial Banking. 4. Presentation of Board of Directors and Chief.	-	√	√	√	√
10 Oktober 2022 October 10, 2022	1. Laporan <i>Remedial</i> . 2. Laporan Kinerja Keuangan Posisi 7 Oktober 2022. 3. Laporan <i>Commercial Banking</i> . 4. Paparan Direksi dan <i>Chief</i> .	1. Report of Remedial. 2. Financial Performance Report Position of October 7, 2022. 3. Report of Commercial Banking. 4. Presentation of Board of Directors and Chief.	-	√	√	√	√
17 Oktober 2022 October 17, 2022	1. Presentasi Divisi <i>Human Capital</i> . 2. Laporan <i>Remedial</i> . 3. Laporan Kinerja Keuangan Posisi 14 Oktober 2022. 4. Laporan <i>Commercial Banking</i> . 5. Paparan Direksi dan <i>Chief</i> .	1. Presentation of Human Capital Division. 2. Report of Remedial. 3. Financial Performance Report Position of October 14, 2022. 4. Report of Commercial Banking. 5. Presentation of Board of Directors and Chief.	√	√	√	√	√
24 Oktober 2022 October 24, 2022	1. Laporan <i>Remedial</i> . 2. Laporan Kinerja Keuangan Posisi 23 Oktober 2022. 3. Laporan <i>Commercial Banking</i> . 4. Paparan Direksi dan <i>Chief</i> .	1. Report of Remedial. 2. Financial Performance Report Position of October 23, 2022. 3. Report of Commercial Banking. 4. Presentation of Board of Directors and Chief.	√	√	-	√	√
31 Oktober 2022 October 31, 2022	1. Laporan <i>Remedial</i> . 2. Laporan Kinerja Keuangan Posisi 30 Oktober 2022. 3. Laporan <i>Commercial Banking</i> . 4. Paparan Direksi dan <i>Chief</i> .	1. Report of Remedial. 2. Financial Performance Report October 30, 2022 Position. 3. Report of Commercial Banking. 4. Presentation of Board of Directors and Chief.	√	√	√	√	-

Tanggal Date	Agenda		Kehadiran Attendance				
			DB	KHN	YPJ	AT	BS
7 November 2022 November 7, 2022	1. Presentasi <i>Branch Banking</i> . 2. Laporan <i>Remedial</i> . 3. Laporan Kinerja Keuangan Posisi 4 November 2022. 4. Laporan <i>Commercial Banking</i> . 5. Paparan Direksi dan Chief.	1. Presentation of Branch Banking. 2. Report of Remedial. 3. Financial Performance Report Position of November 4, 2022. 4. Report of Commercial Banking. 5. Presentation of Board of Directors and Chief.	√	√	-	√	√
14 November 2022 November 14, 2022	1. Presentasi <i>Branch Banking</i> . 2. Laporan <i>Remedial</i> . 3. Laporan Kinerja Keuangan Posisi 13 November 2022. 4. Laporan <i>Commercial Banking</i> . 5. Paparan Direksi dan Chief.	1. Presentation of Branch Banking. 2. Report of Remedial. 3. Financial Performance Report Position of November 13, 2022. 4. Report of Commercial Banking. 5. Presentation of Board of Directors and Chief.	√	√	√	√	-
5 Desember 2022 December 5, 2022	1. Laporan <i>Remedial</i> . 2. Laporan Kinerja Keuangan Posisi 4 Desember 2022. 3. Presentasi <i>Branch Banking</i> . 4. Laporan <i>Commercial Banking</i> . 5. Paparan Direksi dan Chief.	1. Report of Remedial. 2. Financial Performance Report Position of 4 December 2022. 3. Report of Branch Banking. 4. Report of Commercial Banking. 5. Presentation of Board of Directors and Chief.	√	√	-	√	√
12 Desember 2022 December 12, 2022	1. Presentasi <i>Branch Banking</i> . 2. Laporan <i>Remedial</i> . 3. Laporan Kinerja Keuangan Posisi 11 Desember 2022. 4. Laporan <i>Commercial Banking</i> . 5. Paparan Direksi dan Chief.	1. Presentation of Branch Banking. 2. Report of Remedial. 3. Financial Performance Report Position of December 11, 2022. 4. Report of Commercial Banking. 5. Presentation of Board of Directors and Chief.	√	√	-	-	√
26 Desember 2022 December 26, 2022	1. Presentasi <i>Branch Banking</i> . 2. Laporan <i>Remedial</i> . 3. Laporan Kinerja Keuangan Posisi 25 Desember 2022. 4. Laporan <i>Commercial Banking</i> . 5. Paparan Direksi dan Chief.	1. Presentation of Branch Banking. 2. Report of Remedial. 3. Financial Performance Report December 25, 2022 position. 4. Report of Commercial Banking. 5. Presentation of Board of Directors and Chief.	√	√	-	√	√
30 Desember 2022 December 30, 2022	1. Presentasi <i>Branch Banking</i> . 2. Presentasi <i>Human Capital</i> . 3. Laporan Kinerja Keuangan Proyeksi 31 Desember 2022.	1. Presentation of Branch Banking. 2. Presentation of Human Capital. 3. Projection Financial Performance Report December 31, 2022.	√	√	-	√	√

Keterangan / Remark:

DB : Daniel Budirahayu
 KHN : Kiung Hui Ngo
 YPJ : Yulius Purnama Junaedi
 AT : Adhiputra Tanoyo
 BS : Budijanto Soedarpo

Rapat Gabungan dengan Dewan Komisaris

Direksi juga menyelenggarakan rapat gabungan dengan Dewan Komisaris setidaknya 1 kali dalam 4 bulan. Rapat gabungan tersebut bertujuan untuk menyamakan pendapatan, saran, rekomendasi antara Dewan Komisaris dan Direksi terkait pengelolaan Bank. Selama tahun 2022, Direksi telah melaksanakan rapat gabungan bersama Dewan Komisaris sebanyak 6 kali, dengan tingkat kehadiran sebagai berikut.

Joint Meeting with the Board of Commissioners

The Board of Directors also holds joint meetings with the Board of Commissioners at least 1 time in 4 months. The joint meeting aims to equalize opinion, suggestions, recommendations between the Board of Commissioners and Board of Directors regarding the management of the Bank. During 2022, the Board of Directors held 6 joint meetings with the Board of Commissioners, with the following levels of attendance.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Inawaty Handoyo	Komisaris Utama/Komisaris Independen President Commissioner/Independent Commissioner	6	6	100,00
Yohanes Santoso Wibowo	Komisaris Independen Independent Commissioner	6	6	100,00
Josavia Rachman Ichwan	Komisaris Commissioner	6	5	83,33

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Daniel Budirahayu*	Direktur Utama President Director	6	6	100,00
Kiung Hui Ngo	Direktur Keuangan Director of Finance	6	6	100,00
Yulius Purnama Junaedi	Direktur <i>Digital Banking</i> Director of Digital Banking	6	6	100,00
Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance	6	6	100,00
Budijanto Soedarpo**	Direktur <i>Retail Banking</i> Director of Retail Banking	6	6	100,00
Rata-Rata Kehadiran (%) Average Attendance (%)				97,92

*Telah meninggal dunia pada tanggal 22 Maret 2023.

**Melalui RUPS Luar Biasa tanggal 9 Januari 2023, Pemegang Saham menyetujui pengunduran diri Sdr. Budijanto Soedarpo sebagai Direktur *Retail Banking* Bank Ina yang kemudian mengangkat Sdr. Henry Koenaifi sebagai penggantinya.

* Passed away on March 22, 2023.

** Through the Extraordinary GMS on January 9, 2023, Shareholders approved the resignation of Mr. Budijanto Soedarpo as Director of Retail Banking of Bank Ina, then appointed Mr. Henry Koenaifi as his replacement.

Informasi terkait tanggal, agenda, dan peserta rapat gabungan Dewan Komisaris dan Direksi Bank Ina diungkapkan pada tabel berikut.

Information regarding the date, agenda, and participants of the joint meeting of the Board of Commissioners and Board of Directors of Bank Ina is disclosed in the following table.

Tanggal Date	Agenda	Kehadiran Attendance							
		IH	YSW	JRI	DB	KHN	YPJ	AT	BS
12 Januari 2022 January 12, 2022	1. Kinerja Keuangan Posisi Desember 2021. 2. Rencana Bisnis Bank 2022-2024. 1. Financial Performance December 2021 Position. 2. Bank Business Plan 2022-2024.	√	√	√	√	√	√	√	√
25 Maret 2022 March 25, 2022	1. Kinerja Keuangan Posisi 28 Februari 2022. 2. Lain-Lain. 1. Financial Performance Position of 28 February 2022. 2. Others.	√	√	√	√	√	√	√	√
9 Juni 2022 June 9, 2022	1. Kinerja Keuangan Posisi Mei 2022. 2. Revisi RBB tahun 2022-2024. 3. Rencana <i>Right Issue</i> 4. 1. Financial Performance Position of May 2022. 2. RBB revision for 2022-2024. 3. Plan for Right Issue 4.	√	√	√	√	√	√	√	√
21 Juni 2022 June 21, 2022	1. Revisi RBB tahun 2022-2024. 2. Penempatan Aset Produktif Bank Posisi Mei 2022. 1. RBB revision for 2022-2024. 2. Placement of Bank Earning Assets Position of May 2022.	√	√	√	x	√	√	√	√
28 September 2022 September 28, 2022	1. Kinerja Bank Posisi 31 Agustus 2022. 2. <i>Update Progress Right Issue</i> (PUT IV). 1. Bank Performance Position of 31 August 2022. 2. Update Progress of Right Issue (PUT IV).	√	√	√	√	√	√	√	√
17 November 2022 November 17, 2022	1. <i>Update Progress Right Issue</i> (PUT IV). 2. Pembahasan Kewajiban Penyediaan Modal Minimum (KPMM) Bank. 1. Update Progress of Right Issue (PUT IV). 2. Discussion on Bank Capital Adequacy Requirements (KPMM).	√	√	√	√	√	√	√	√

Keterangan / Remark:

IH : Inawaty Handojo
YSW : Yohanes Santoso Wibowo
JRI : Josavia Rachman Ichwan

DB : Daniel Budirahayu
KHN : Kiung Hui Ngo
YPJ : Yulius Purnama Junaedi

AT : Adhiputra Tanoyo
BS : Budijanto Soedarpo

Sekretaris Direksi

Dalam menjalankan tugas dan tanggung jawabnya, Direksi Bank Ina dibantu oleh Sekretaris Direksi. Fungsi Sekretaris Direksi Bank Ina, antara lain:

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;
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.

Saat ini, fungsi Sekretaris Direksi Bank Ina dijabat oleh Sdri. Alianna C. Sunharto dan Sdri. Angela Merici.

Secretary of the Board of Directors

In carrying out the duties and responsibilities, the Board of Directors of Bank Ina is assisted by the Secretary of the Board of Directors. The functions of the Secretary of the Board of Directors of Bank Ina, among others, are:

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. 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.

Currently, the role of Secretary to the Board of Directors of Bank Ina is held by Ms. Alianna C. Sunharto and Ms. Angela Merici.

Transparansi Informasi tentang Dewan Komisaris dan Direksi

Transparency of Information of the Board of Commissioners and Board of Directors

Rangkap Jabatan

Sesuai pasal 28 Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum, Dewan Komisaris dan Direksi Bank Ina dilarang merangkap jabatan sebagai anggota Dewan Komisaris, Direksi, atau Pejabat Eksekutif pada bank, perusahaan, dan/atau lembaga lain. Pemenuhan Bank atas ketentuan tersebut diungkapkan pada tabel berikut.

Concurrent Positions

In accordance with Article 28 of Financial Services Authority Regulation No. 55/POJK.03/2016 on Implementation of Governance for Commercial Banks, the Board of Commissioners and Board of Directors of Bank Ina are prohibited from holding concurrent positions as members of the Board of Commissioners, Board of Directors, or Executive Officers at other banks, companies, and/or institutions. The Bank's fulfillment of these provisions is disclosed in the following table.

Nama Name	Jabatan di Bank Ina Position at Bank Ina	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

Nama Name	Jabatan di Bank Ina Position at Bank Ina	Bank/Perusahaan/Lembaga Lain Other Banks/Companies/ Institutions	
		Nama Perusahaan Company Name	Jabatan Position
Josavia Rachman Ichwan	Komisaris Commissioner	Tidak Ada None	Tidak Ada None
Daniel Budirahayu*	Direktur Utama President Director	Tidak Ada None	Tidak Ada None
Kiung Hui Ngo	Direktur Keuangan Director of Finance	Tidak Ada None	Tidak Ada None
Yulius Purnama Junaedi	Direktur <i>Digital Banking</i> Director of Digital Banking	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
Budijanto Soedarpo**	Direktur <i>Retail Banking</i> Director of Retail Banking	Tidak Ada None	Tidak Ada None

*Telah meninggal dunia pada tanggal 22 Maret 2023.

**Melalui RUPS Luar Biasa tanggal 9 Januari 2023, Pemegang Saham menyetujui pengunduran diri Sdr. Budijanto Soedarpo sebagai Direktur *Retail Banking* Bank Ina yang kemudian mengangkat Sdr. Henry Koenafi sebagai penggantinya.

* Passed away on March 22, 2023.

** Through the Extraordinary GMS on January 9, 2023, Shareholders approved the resignation of Mr. Budijanto Soedarpo as Director of Retail Banking of Bank Ina, then appointed Mr. Henry Koenafi as his replacement.

Kepemilikan Saham

Seluruh anggota Dewan Komisaris dan Direksi Bank Ina tidak memiliki saham, baik secara sendiri-sendiri maupun secara bersama-sama melebihi 25% dari modal disetor di Bank ataupun di perusahaan lain, sebagaimana diungkapkan pada bagian Kepemilikan Saham Dewan Komisaris dan Direksi bab Profil Perusahaan dalam Laporan Tahunan ini.

Hubungan Afiliasi

Sesuai Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum, Dewan Komisaris dan Direksi dilarang saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Dewan Komisaris dan Direksi. Selain itu, 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. Pemenuhan Bank atas ketentuan-ketentuan tersebut diungkapkan pada tabel berikut.

Shareholding

All members of the Board of Commissioners and Board of Directors of Bank Ina do not own shares, either individually or jointly, exceeding 25% of the paid-up capital at the Bank or at other companies, as disclosed in the Board of Commissioners and Board of Directors' Share Ownership section in the Company Profile chapter in this Annual Report.

Affiliate Relations

In accordance with the Financial Services Authority Regulation No. 55/POJK.03/2016 on the Implementation of Governance for Commercial Banks, the Board of Commissioners and Board of Directors are prohibited from having family relations to the second degree with fellow members of the Board of Commissioners and Board of Directors. In addition, the Board of Commissioners and the Board of Directors are 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. The Bank's fulfillment of these provisions is disclosed in the following table.

Nama Name	Jabatan Positioning	Hubungan Keuangan dengan Financial Relations with			Hubungan Keluarga dengan Family Relations with			Hubungan Kepengurusan Management Relations
		Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pemegang Saham Pengendali Controlling Shareholders	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pemegang Saham Pengendali Controlling Shareholders	
Inawaty Handoyo	Komisaris Utama/ 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
Daniel Budirahayu*	Direktur Utama 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
Yulius Purnama Junaedi	Direktur <i>Digital Banking</i> Director of Digital Banking	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No
Adhiputra Tanoyo	Direktur Manajemen Risiko dan Kepatuhan Director of Risk Management and Compliance	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No
Budijanto Soedarpo**	Direktur <i>Retail Banking</i> Director of Retail Banking	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No

* Telah meninggal dunia pada tanggal 22 Maret 2023.

** Melalui RUPS Luar Biasa tanggal 9 Januari 2023, Pemegang Saham menyetujui pengunduran diri Sdr. Budijanto Soedarpo sebagai Direktur *Retail Banking* Bank Ina yang kemudian mengangkat Sdr. Henry Koenaiifi sebagai penggantinya.

* Passed away on March 22, 2023.

** Through the Extraordinary GMS on January 9, 2023, Shareholders approved the resignation of Mr. Budijanto Soedarpo as Director of Retail Banking of Bank Ina, then appointed Mr. Henry Koenaiifi as his replacement.

Program Orientasi

Setiap anggota Dewan Komisaris dan Direksi Bank Ina yang baru diangkat diberikan program orientasi, meliputi pengenalan dengan anggota Dewan Komisaris dan Direksi lain, Pejabat Eksekutif, *General Manager*, Sekretaris Perusahaan, anggota Komite di bawah Dewan Komisaris, Sekretaris Dewan Komisaris, serta pejabat lainnya. Dewan Komisaris dan Direksi yang baru menjabat pun diberi pembekalan mengenai Bank Ina dengan materi mengenai:

1. Struktur organisasi Perusahaan serta fungsinya 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;

Orientation Program

Each newly appointed member of the Board of Commissioners and Board of Directors of Bank Ina is given an orientation program, including introductions to other members of the Board of Commissioners and Board of Directors, Executive Officers, General Manager, Corporate Secretary, Committee members under the Board of Commissioners, Secretary to the Board of Commissioners, and other officials. The newly appointed Board of Commissioners and Board of Directors were also briefed on Bank Ina with material on:

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; dan
8. Hal lainnya yang sekiranya diperlukan untuk membekali anggota Dewan Komisaris dan Direksi baru.

Pada tahun 2022, Bank Ina tidak menyelenggarakan program orientasi karena tidak terdapat perubahan komposisi Dewan Komisaris dan Direksi.

Penilaian Kinerja Dewan Komisaris dan Direksi

Kinerja Direksi dievaluasi oleh Dewan Komisaris, baik secara individual maupun kolektif, berdasarkan unsur-unsur penilaian kinerja yang disusun oleh Komite Nominasi dan Remunerasi, sedangkan Dewan Komisaris dilakukan secara *self-assessment*. Evaluasi kinerja tersebut dilakukan di setiap akhir periode dengan memperhatikan beberapa hal 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.
7. Pencapaian target.

Hasil evaluasi kinerja terhadap Dewan Komisaris dan Direksi tersebut kemudian disampaikan kepada Pemegang Saham melalui mekanisme RUPS dalam bentuk Laporan Tugas Pengawasan Dewan Komisaris dan Laporan Direksi Bank. Laporan-laporan tersebut selanjutnya menjadi dasar pertimbangan bagi Pemegang Saham dalam memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*acquit et de charge*) bagi Dewan Komisaris dan Direksi atas pengawasan dan pengelolaan Bank yang telah dilaksanakan pada tahun buku tersebut.

Selain melalui metode tersebut, penilaian kinerja Dewan Komisaris dan Direksi dilakukan melalui *self-assessment* GCG yang berpedoman pada Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Perusahaan bagi Bank Umum. Penilaian kinerja melalui metode ini dilakukan terhadap Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris dan Direksi selama tahun buku.

Penilaian Kinerja Komite Pendukung Dewan Komisaris

Dewan Komisaris secara berkala melakukan penilaian kinerja terhadap komite pendukungnya, yakni Komite Audit, Komite Nominasi dan Remunerasi, serta Komite Pemantau Risiko. Hal ini bertujuan untuk meningkatkan kinerja masing-masing komite

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.

In 2022, Bank Ina did not hold an orientation program because there was no change in the composition of the Board of Commissioners and Board of Directors.

Performance Assessment of the Board of Commissioners and Board of Directors

The Board of Directors' performance is evaluated by the Board of Commissioners, both individually and collectively, based on the performance assessment elements prepared by the Nomination and Remuneration Committee, while the Board of Commissioners' performance is assessed by self-assessment. The performance evaluation is carried out at the end of each period by considering the following points.

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.
7. Target achievement.

The performance evaluation results of the Board of Commissioners and Board of Directors are then submitted to the Shareholders through the GMS mechanism in the form of the Board of Commissioners' Supervisory Report and the Bank's Board of Directors Report. These reports then become the basis for consideration for Shareholders in granting full release and discharge of responsibility (*acquit et de charge*) for the Board of Commissioners and the Board of Directors for the supervision and management of the Bank that has been carried out in the financial year.

In addition to such method, the performance evaluation of the Board of Commissioners and Board of Directors is carried out through GCG self-assessment as per the Financial Services Authority Regulation No. 55/POJK.03/2016 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Corporate Governance for Commercial Banks. Performance assessment through this method is carried out on the Implementation of Duties and Responsibilities of the Board of Commissioners and Board of Directors during the financial year.

Performance Assessment of the Board of Commissioners' Supporting Committees

The Board of Commissioners periodically evaluates the performance of its supporting committees, namely the Audit Committee, the Nomination and Remuneration Committee, and the Risk Monitoring Committee. This aims to improve the performance

untuk periode berikutnya. Adapun kriteria yang digunakan dalam penilaian tersebut, antara lain:

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.

Penilaian Kinerja Komite Pendukung Direksi

Direksi secara berkala melakukan penilaian kinerja terhadap komite pendukungnya. Hal ini bertujuan untuk meningkatkan kinerja masing-masing komite untuk periode berikutnya. Kriteria yang digunakan dalam penilaian kinerja komite pendukung Direksi sama dengan kriteria penilaian kinerja komite pendukung Dewan Komisaris.

Pada tahun 2022, Direksi Bank Ina menilai bahwa komite pendukungnya tersebut telah berperan efektif dan mampu menjalankan fungsinya dengan baik dalam membantu pelaksanaan tugas Direksi di sepanjang tahun buku tersebut.

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 pelaksanaan 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

Bank Ina telah menyusun kebijakan remunerasi Dewan Komisaris dan Direksi yang berpedoman pada 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 Bank Umum. Kebijakan nominasi dan remunerasi Bank ditetapkan berdasarkan Kebijakan No. HC/002/1222 tentang Kebijakan Tata Kelola dalam Pemberian Remunerasi.

of each committee for the next period. The criteria used in the assessment include:

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.

Performance Assessment of the Board of Directors' Supporting Committee

The Board of Directors periodically evaluates the performance of its supporting committees. This aims to improve each committee's performance for the next period. The criteria used in assessing the performance of the Board of Directors' supporting committees are the same as the criteria for evaluating the performance of the Board of Commissioners' supporting committees.

In 2022, the Board of Directors of Bank Ina considered that the supporting committee had played an effective role and was able to carry out its functions properly in assisting the implementation of Board of Directors' duties throughout the financial year.

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

Bank Ina has developed a remuneration policy for the Board of Commissioners and Board of Directors as per the Financial Services Authority Regulation No. 45/POJK.03/2015 and Financial Services Authority Circular No. 40/SEOJK.03/2016 on Implementation of Governance in the Provision of Remuneration for Commercial Banks. The Bank's nomination and remuneration policy is established based on Policy No. HC/002/1222 on Governance Policy in Providing Remuneration.

Prosedur dan Penetapan Remunerasi Dewan Komisaris dan Direksi

Bank Ina telah menyusun prosedur terkait penetapan remunerasi Dewan Komisaris dan Direksi sebagai berikut.

1. Pemegang Saham melakukan pembahasan pada RUPS.
2. RUPS memberikan wewenang dan kuasa kepada Dewan Komisaris untuk menetapkan besaran remunerasi.
3. Komite Nominasi dan Remunerasi melakukan kajian dan evaluasi untuk menentukan remunerasi bagi Dewan Komisaris.
4. Komite Nominasi dan Remunerasi memberikan rekomendasi kepada Dewan Komisaris dan Direksi.
5. Dewan Komisaris melakukan pembahasan atas usulan Komite Nominasi dan Remunerasi untuk kemudian diusulkan melalui surat kepada Pemegang Saham Pengendali (Bank Ina).
6. Surat Penetapan oleh Pemegang Saham Pengendali (Bank Ina) kepada Dewan Komisaris.
7. Surat Dewan Komisaris kepada Direksi tentang Penetapan Remunerasi Dewan Komisaris dan Direksi.

Jenis dan Indikator Penetapan Remunerasi Dewan Komisaris dan Direksi

Remunerasi Dewan Komisaris dan Direksi Bank Ina ditetapkan dengan memperhatikan beberapa indikator 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
7. Tidak bertentangan dengan peraturan perundang-undangan yang berlaku.

Adapun jenis remunerasi yang diberikan kepada Dewan Komisaris dan Direksi diungkapkan sebagai berikut.

Procedures and Determination of Remuneration for the Board of Commissioners and Board of Directors

Bank Ina has developed procedures related to determining the remuneration of the Board of Commissioners and Board of Directors as follows.

1. Shareholders conduct discussions at the GMS.
2. The GMS gives authority and power to the Board of Commissioners to determine the remuneration amount.
3. The Nomination and Remuneration Committee conducts studies and evaluations to determine remuneration for the Board of Commissioners.
4. The Nomination and Remuneration Committee provides recommendations to the Board of Commissioners and Board of Directors.
5. The Board of Commissioners discusses the Nomination and Remuneration Committee's proposal to be proposed by letter to the Controlling Shareholder (Bank Ina).
6. Letter of Determination by the Controlling Shareholder (Bank Ina) to the Board of Commissioners.
7. Letter of the Board of Commissioners to the Board of Directors on Determination of Remuneration for the Board of Commissioners and Board of Directors.

Types and Indicators for Determining Remuneration for the Board of Commissioners and Board of Directors

The remuneration for the Board of Commissioners and Board of Directors of Bank Ina is determined by considering the following indicators.

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.
7. Does not conflict with applicable laws and regulations.

The types of remuneration given to the Board of Commissioners and Board of Directors are disclosed 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)

Penetapan MRT Bank Ina dilakukan melalui 2 pendekatan berikut.

1. Metode kualitatif, yakni sesuai dengan porsi tanggung jawab yang berpengaruh terhadap profil risiko utama yang akan ditentukan berdasarkan evaluasi profil risiko Bank.
2. Metode kuantitatif, yakni melalui perbandingan penerimaan remunerasi yang bersifat variabel antara MRT dan non-MRT dengan tetap mempertimbangkan kinerja dan tingkat risiko jabatan.

Pihak yang ditetapkan menjadi MRT Bank Ina adalah seluruh anggota Direksi. Saat ini, Bank memiliki 5 individu yang tergolong MRT.

Penangguhan atau Penarikan Kembali Remunerasi

Bank Ina dapat menunda pembayaran remunerasi yang bersifat variabel yang ditangguhkan (*malus*) atau menarik kembali remunerasi yang bersifat variabel yang sudah dibayarkan (*clawback*) kepada pihak yang ditetapkan menjadi MRT, dengan kondisi sebagai berikut.

1. Bank mengalami kerugian.
2. Terjadinya risiko yang berdampak negatif terhadap keuangan Bank.
3. Terjadinya *fraud*, pelanggaran hukum, perilaku tidak etis, dan/atau pemalsuan catatan oleh pihak yang menjadi MRT yang merugikan Bank.
4. Kondisi lainnya.

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 yang ditentukan melalui pendekatan *key performance Indicator* (KPI) menjadi pertimbangan Bank Ina dalam menentukan remunerasi Dewan Komisaris dan Direksi. Dengan mempertimbangkan hasil KPI tersebut, Komite Nominasi dan Remunerasi memberikan masukan/rekomendasi kepada Dewan Komisaris terkait besaran remunerasi yang layak diterima. Rekomendasi tersebut disampaikan Dewan Komisaris kepada RUPS untuk menetapkan remunerasi bagi Dewan Komisaris dan Direksi. Selain itu, Bank Ina juga telah menerapkan remunerasi berbasis risiko dengan adanya penetapan MRT.

Struktur dan Besaran Remunerasi

Struktur remunerasi Bank Ina sebagaimana ditetapkan oleh RUPS, terdiri dari:

1. Remunerasi, yaitu penghasilan dalam bentuk keuangan (non natura) antara lain gaji, tunjangan (*benefit*), kompensasi dalam bentuk saham, bonus, dan bentuk remunerasi lainnya; dan

Determination of *Material Risk Takers* (MRT)

Determination of Bank Ina's MRT is carried out through the following 2 approaches.

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.
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.

Parties designated as MRT Bank Ina are all members of the Board of Directors. Currently, the Bank has 5 individuals which belongs to MRT.

Suspension or Withdrawal of Remuneration

Bank Ina may postpone payment of deferred variable remuneration (*malus*) or withdraw the 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.
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 determined through key performance Indicator (KPI) is a consideration for Bank Ina to determine the remuneration for the Board of Commissioners and Board of Directors. Considering the KPI results, the Nomination and Remuneration Committee provides input/recommendations to the Board of Commissioners regarding the remuneration amount to be received. The recommendation is submitted by the Board of Commissioners to the GMS to determine the remuneration for the Board of Commissioners and Board of Directors. In addition, Bank Ina has also implemented risk-based remuneration by establishing the MRT.

Remuneration Structure and Amount

Bank Ina's remuneration structure as determined by the GMS, consists of:

1. Remuneration, namely income in financial form (non-natura) including salaries, allowances (*benefit*), compensation in the form of shares, bonuses, and other forms of remuneration; and

2. 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.

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.

Besaran remunerasi yang diterima Dewan Komisaris dan Direksi Bank Ina tahun 2022 diungkapkan sebagai berikut.

The remuneration amount received by the Board of Commissioners and Board of Directors of Bank Ina in 2022 is disclosed 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	2.811	5	18.226
Fasilitas lain dalam bentuk natura (perumahan, fasilitas kesehatan, dan sebagainya) yang: Other facilities in kind (housing, health facilities, etc.) which:	3	88	5	161
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	2.899	5	18.387

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	-	4
Di atas Rp1 miliar - Rp2 miliar Above Rp1 billion - Rp2 billion	-	1
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.

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 2022 (Kali) 2022 Ratio (Time)	Rasio 2021 (Kali) 2021 Ratio (Time)
Rasio Gaji Karyawan Tertinggi dan Terendah Highest and Lowest Employee Salary Ratio	52,17	37,22
Rasio Gaji Direksi Tertinggi dan Terendah Ratio of the Highest and Lowest Board of Directors Salary	2,83	2,83
Rasio Gaji Dewan Komisaris Tertinggi dan Terendah Ratio of the Highest and Lowest Board of Commissioners Salary	1,16	1,08
Rasio Gaji Direksi Tertinggi dan Karyawan Tertinggi Ratio of the Highest Directors and Highest Employee Salaries	3,54	4,87

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	1
Di bawah Rp500 juta Below Rp500 million	3

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	18.387	
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	-	-
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

Pada tahun 2022, tidak terdapat intervensi pemilik, perselisihan internal, atau permasalahan yang timbul sebagai dampak kebijakan remunerasi pada Bank Ina.

Other Information related to Remuneration Governance

In 2022, there were no owner intervention, internal disputes, or problems that arise as a result of remuneration policies at Bank Ina.

Penanganan Benturan Kepentingan Dewan Komisaris dan Direksi

Benturan kepentingan atau *conflict of interest* adalah kondisi di mana kepentingan pribadi dan kepentingan pekerjaan saling mempengaruhi, serta dapat menghilangkan sikap profesional seseorang yang bertindak dalam mengambil keputusan. Untuk menghindari kondisi tersebut, Bank berupaya untuk memenuhi ketentuan dari Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan, yang mana Bank diwajibkan untuk:

1. Mengidentifikasi, memitigasi dan mengelola benturan kepentingan, termasuk yang berasal dari transaksi dengan pihak terafiliasi dan transaksi intra-grup;
2. Melarang anggota Dewan Komisaris dan Direksi melakukan tindakan yang dapat merugikan atau mengurangi keuntungan perusahaan; dan
3. Menyatakan adanya benturan kepentingan dalam setiap proses pengambilan keputusan.

Selain itu, Bank telah menyusun kebijakan internal terkait Penanganan Benturan Kepentingan No. COM/002/01/0319 yang disahkan pada tanggal 29 Maret 2019. Kebijakan tersebut menjelaskan mengenai setiap proses pengambilan keputusan, baik di dalam maupun di luar forum rapat harus bebas dari benturan kepentingan, untuk itu para pihak terkait yang memiliki benturan kepentingan tidak diperkenankan mengikuti proses pengambilan keputusan. Dewan Komisaris, Direksi, dan Pejabat Eksekutif harus menghindarkan diri dari pengambilan suatu keputusan dalam situasi dan kondisi terdapat benturan kepentingan. Jika tidak dapat dihindari, maka seseorang yang memiliki benturan kepentingan, harus mendahulukan kepentingan Bank.

Handling of Conflict of Interest of the Board of Commissioners and Board of Directors

Conflict of interest is a condition where personal interests and work interests influence each other, and can eliminate the professional attitude of someone who acts in making decisions. To avoid this condition, the Bank seeks to comply with the provisions of Financial Services Authority Regulation No. 18/POJK.03/2014 on Implementation of Integrated Governance for Financial Conglomerates, in which the Bank is required to:

1. Identify, mitigate, and manage conflicts of interest, including those arising from transactions with affiliated parties and intra-group transactions;
2. Prohibit members of the Board of Commissioners and Board of Directors from taking actions that can harm or reduce the company's profits; and
3. Declare a conflict of interest in every decision-making process.

Furthermore, the Bank has developed an internal policy on Handling Conflicts of Interest No. COM/002/01/0319, effective as of March 29, 2019. This policy explains that every decision-making process, both inside and outside the meeting forum, must be free from conflicts of interest. As such, related parties who have conflicts of interest are not allowed to participate in the decision-making process. The Board of Commissioners, Board Directors, and Executive Officers must avoid making decisions in circumstances where there is a conflict of interest. If it cannot be avoided, then the relevant person who has a conflict of interest must prioritize the Bank's interests.

Komite Pendukung Dewan Komisaris

Board of Commissioners Supporting Committee

Komite Pendukung Dewan Komisaris, yakni Komite Audit, Komite Nominasi dan Remunerasi, serta Komite Pemantau Risiko, dibentuk dengan tujuan untuk membantu pelaksanaan tugas dan tanggung jawab pengawasan Dewan Komisaris. Informasi terkait komite pendukung tersebut diuraikan sebagai berikut.

Komite Audit

Komite Audit merupakan komite pendukung Dewan Komisaris yang bertanggung jawab dalam melakukan penelaahan terhadap kualitas informasi keuangan, dan sistem pengendalian internal. Komite ini juga bertanggung jawab memastikan efektivitas pemeriksaan auditor eksternal dan internal, efektivitas pelaksanaan manajemen risiko, serta kepatuhan terhadap peraturan perundang-undangan yang berlaku.

Pedoman Kerja

Bank Ina telah memiliki Pedoman dan Tata Tertib Kerja Komite Audit yang ditetapkan berdasarkan Kebijakan Manajemen No. COM/002/01/0319 pada tanggal 29 Maret 2019. Pedoman tersebut berfungsi sebagai pedoman bagi Komite Audit dalam melaksanakan tugas, tanggung jawab, dan wewenangnya sehingga rekomendasi yang diberikan kepada Dewan Komisaris sesuai dengan kebutuhan dan tujuan Bank.

Komposisi

Komposisi Komite Audit Bank Ina per 31 Desember 2022 sebagai berikut.

The Board of Commissioners' Supporting Committees, namely the Audit Committee, the Nomination and Remuneration Committee, and the Risk Monitoring Committee, were formed with the aim of assisting the implementation of the Board of Commissioners' supervisory duties and responsibilities. Information related to the supporting committee is described as follows.

Audit Committee

The Audit Committee is a supporting committee for the Board of Commissioners which is responsible for reviewing the quality of financial information and internal control system. This committee also responsible for ensuring effectiveness of audits by external and internal auditors, effectiveness of risk management implementation, and compliance with applicable laws and regulations.

Charter

Bank Ina already has an Audit Committee Charter established based on Management Policy No. COM/002/01/0319 dated March 29, 2019. The Charter serves as a guideline for the Audit Committee in carrying out duties, responsibilities, and authorities so that the recommendations given to the Board of Commissioners are in accordance with the needs and objectives of the Bank.

Composition

The composition of Bank Ina's Audit Committee as of December 31, 2022, is as follows.

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Periode Jabatan Term of Office	Keahlian Expertise	Keterangan Remark
Inawaty Handojo	Ketua Chairperson	Surat Keputusan Direksi No. SK/DIR/020/0622 tanggal 27 Juni 2022. Board of Directors Decision No. SK/DIR/020/0622 dated June 27, 2022.	2022-2024	Banking, Governance, Risk Management, Assurance, and Control Compliance Manajemen Risiko dan Akuntansi Risk Management and Accounting	Komisaris Utama/ Independen President/ Independent Commissioner
Ivan Purnama Sanoesi	Anggota Member			Manajemen Risiko dan Akuntansi Risk Management and Accounting	Pihak Independen Independent Party
Jacobus Sindu Adisuwono	Anggota Member			Akuntansi dan Perbankan Accounting and Banking	Pihak Independen Independent Party

Profil

Profil anggota Komite Audit telah diungkapkan pada Bab Profil Perusahaan di dalam Laporan Tahunan ini.

Profile

Profiles of Audit Committee's members have been disclosed in the Company Profile Chapter of this Annual Report.

Independensi

Bank Ina menjamin seluruh anggota Komite Audit melaksanakan tugas dan tanggung jawabnya secara profesional, serta berupaya menghindari adanya benturan kepentingan. Hal tersebut dibuktikan dengan pemenuhan aspek independensi berikut.

Independency

Bank Ina guarantees that all members of the Audit Committee carry out their duties and responsibilities in a professional manner, and avoid conflicts of interest. This is evidenced by the fulfillment of the following independency aspects.

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

Komite Audit memiliki tugas dan tanggung jawab sebagai berikut.

- Bertindak secara independen dalam melaksanakan tugas dan tanggung jawabnya.
- Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan oleh Bank kepada publik dan/atau pihak otoritas, antara lain Laporan Keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Bank.
- Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Bank.
- Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan akuntan atas jasa yang diberikannya.
- 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.
- Melakukan penelaahan atas pelaksanaan pemeriksaan oleh auditor internal dan mengawasi pelaksanaan tindak lanjut oleh Direksi atas temuan auditor internal.
- Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Bank.
- Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Bank.
- Menjaga kerahasiaan dokumen, data, dan informasi Bank.
- Wajib mematuhi Kode Etik Komite Audit yang ditetapkan oleh Bank.

Duties and Responsibilities

The Audit Committee has the following duties and responsibilities.

- To act independently in carrying out duties and responsibilities.
- To review the financial information that will be issued by the Bank to the public and/or authorities, including Financial Statements, projections, and other reports related to the Bank's financial information.
- To review the compliance with laws and regulations related to Bank activities.
- To provide an independent opinion in the event of a dissenting opinion between the management and the accountant for the services provided.
- 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.
- 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.
- To examine complaints related to the Bank's accounting and financial reporting processes.
- To review and provide advice to the Board of Commissioners on potential conflict of interest of the Bank.
- To maintain the confidentiality of documents, data, and information of the Bank.
- Must comply with the Audit Committee's Code of Conduct established by the Bank.

Wewenang

Komite Audit memiliki wewenang sebagai berikut.

- Memperoleh informasi yang diperlukan dan dapat berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi audit internal, manajemen risiko, dan akuntan publik terkait dengan tugas dan tanggung jawab Komite Audit.

Authority

The Audit Committee has the following authority.

- 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. Melibatkan pihak independen di luar anggota Komite Audit yang diperlukan untuk membantu pelaksanaan tugasnya (jika diperlukan).
3. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

2. To involve independent parties outside of Audit Committee members required to assist in carrying out duties (if needed).
3. To carry out other authorities granted by the Board of Commissioners.

Rapat

Komite Audit wajib melaksanakan rapat internal minimal 1 kali dalam 3 bulan dengan dipimpin oleh Ketua Komite. Selama tahun 2022, Komite Audit telah melaksanakan rapat sebanyak 16 kali, dengan tingkat kehadiran sebagai berikut.

Meeting

The Audit Committee is required to carry out internal meetings at least 1 time in 3 months led by the Chair of the Committee. During 2022, the Audit Committee held a total of 16 meetings, with the following levels of attendance.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Inawaty Handoyo	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

Informasi terkait tanggal, agenda, dan peserta rapat Komite Audit Bank Ina diungkapkan pada tabel berikut.

Information regarding the date, agenda, and participants of Audit Committee's meeting is disclosed in the following table.

Tanggal Date	Agenda	Kehadiran Attendance		
		IH	IPS	JSA
2 Februari 2022 February 2, 2022	1. Status dan Hasil Pemeriksaan Internal Audit dan <i>Internal Control Unit</i> (ICU) November-Januari 2022. 2. Tindak Lanjut Hasil Audit Internal, Otoritas Jasa Keuangan, dan KAP Ernst & Young per 30 Desember 2021. 3. <i>Fraud Event</i> 2021. 4. <i>Audit Plan</i> 2022. 1. Audit Status and Results by Internal Audit and Internal Control Unit (ICU), November-January 2022. 2. Follow up on Results of Internal Audit, Financial Services Authority, and KAP Ernst & Young as of December 30, 2021. 3. <i>Fraud Event</i> 2021. 4. <i>Audit Plan</i> 2022.	√	√	√
16 Februari 2022 February 16, 2022	Laporan Kepatuhan dan APU-PPT Triwulan IV 2021. Compliance and AML-CTF Report Quarter IV 2021.	√	√	√
16 Maret 2022 March 16, 2022	1. Status dan hasil pemeriksaan Internal Audit. 2. Hasil investigasi <i>fraud & whistleblower</i> . 3. Hasil pemeriksaan <i>Internal Control Unit</i> . 4. Status tindakan perbaikan temuan Internal Audit, Otoritas Jasa Keuangan, dan KAP Ernst & Young. 5. Status proyek dan aktivitas lainnya. 6. Sumber daya Internal Audit dan <i>Internal Control Unit</i> . 1. Audit status and results by Internal Audit 2. Investigation results of fraud & whistleblower. 3. Audit results by Internal Control Unit. 4. Status of corrective actions found by Internal Audit, Financial Services Authority, and KAP Ernst & Young. 5. Status of other project and activities. 6. Resources of Internal Audit and Internal Control Unit.	√	√	√



Tanggal Date	Agenda	Kehadiran Attendance		
		IH	IPS	JSA
20 April 2022 April 20, 2022	- Status dan hasil pemeriksaan Internal Audit. - Hasil investigasi <i>fraud & whistleblower</i>. - Hasil pemeriksaan <i>Internal Control Unit</i>. - Status tindakan perbaikan temuan Internal Audit, Otoritas Jasa Keuangan, dan KAP Ernst & Young. - Status proyek dan aktivitas lainnya. - Sumber daya Internal Audit dan <i>Internal Control Unit</i>. - Audit status and results by Internal Audit - Investigation results of fraud & whistleblower. - Audit results by Internal Control Unit. - Status of corrective actions found by Internal Audit, Financial Services Authority, and KAP Ernst & Young. - Status of other project and activities. - Resources of Internal Audit and Internal Control Unit.	√	√	√
23 Mei 2022 May 23, 2022	- Rencana Audit 2022. - Status dan hasil pemeriksaan Internal Audit. - Hasil investigasi <i>fraud & whistleblower</i>. - Hasil pemeriksaan <i>Internal Control Unit</i> periode Mei 2022. - Status tindakan perbaikan temuan Internal Audit, Otoritas Jasa Keuangan, dan KAP Ernst & Young. - Status proyek dan aktivitas lainnya. - Sumber daya Internal Audit dan <i>Internal Control Unit</i>. 2022 Audit Plan. - Audit status and results by Internal Audit - Investigation results of fraud & whistleblower. - Audit results by Internal Control Unit, period of May 2022. - Status of corrective actions found by Internal Audit, Financial Services Authority, and KAP Ernst & Young. - Status of other project and activities. - Resources of Internal Audit and Internal Control Unit.	√	√	√
22 Juni 2022 June 22, 2022	- Cakupan fungsi Internal Audit. - Status dan hasil pemeriksaan Internal Audit. - Hasil investigasi <i>fraud & whistleblower</i>. - Hasil pemeriksaan <i>Internal Control Unit</i>. - Status tindakan perbaikan temuan Internal Audit, Otoritas Jasa Keuangan, dan KAP Ernst & Young. - Status proyek dan aktivitas lainnya. - Sumber daya Internal Audit dan <i>Internal Control Unit</i>. - The scope of Internal Audit function. - Audit status and results by Internal Audit - Investigation results of fraud & whistleblower. - Audit results by Internal Control Unit. - Status of corrective actions found by Internal Audit, Financial Services Authority, and KAP Ernst & Young. - Status of other project and activities. - Resources of Internal Audit and Internal Control Unit.	√	√	√
25 Juli 2022 July 25, 2022	- Laporan pokok-pokok hasil pemeriksaan semester I tahun 2022. - Hasil pemeriksaan Otoritas Jasa Keuangan tahun 2022. - Anggaran <i>mandatory audit</i>. - Status dan hasil pemeriksaan Internal Audit. - Hasil investigasi <i>fraud & whistleblower</i>. - Hasil pemeriksaan <i>Internal Control Unit</i>. - Status tindakan perbaikan temuan Internal Audit, Otoritas Jasa Keuangan, dan KAP Ernst & Young. - Status proyek dan aktivitas lainnya. - Sumber daya Internal Audit dan <i>Internal Control Unit</i>. - Report of the subjects of audit results of semester I 2022. - Audit results of Financial Services Authority 2022. - Budget for mandatory audit. - Audit status and results by Internal Audit. - Investigation results of fraud & whistleblower. - Audit results by Internal Control Unit. - Status of corrective actions found by Internal Audit, Financial Services Authority, and KAP Ernst & Young. - Status of other project and activities. - Resources of Internal Audit and Internal Control Unit.	√	√	√
29 Juli 2022 July 29, 2022	Kinerja Keuangan Posisi Juni 2022 dan Revisi RBB 2022. Financial Performance Position of June 2022 and Revised RBB 2022.	√	√	√
10 Agustus 2022 August 10, 2022	Presentasi Tim InSAF dan Strategi <i>Anti-Fraud</i> . Presentation of InSAF Team and Anti-Fraud Strategy.	√	√	√

Tanggal Date	Agenda	Kehadiran Attendance		
		IH	IPS	JSA
24 Agustus 2022 August 24, 2022	Presentasi Postur Keamanan TI Bank Ina dan Peran <i>Digital Governance</i> . Presentation of Bank Ina's IT Security Posture and The Role of Digital Governance.	√	√	√
29 Agustus 2022 August 29, 2022	1. Hasil pemeriksaan sementara Bank Indonesia. 2. Status dan hasil pemeriksaan Internal Audit. 3. Hasil pemeriksaan <i>Internal Control Unit</i> . 4. Status tindakan perbaikan temuan Internal Audit, Otoritas Jasa Keuangan, dan KAP Ernst & Young. 5. Sumber daya Internal Audit dan <i>Internal Control Unit</i> . 1. Interim audit results of Bank Indonesia. 2. Audit status and results by Internal Audit. 3. Audit results by Internal Control Unit. 4. Status of corrective actions found by Internal Audit, Financial Services Authority, and KAP Ernst & Young. 5. Resources of Internal Audit and Internal Control Unit.	√	√	√
3 Oktober 2022 October 3, 2022	Laporan Keuangan Bank Posisi Juni 2022 <i>Audited</i> . Bank's Financial Statements Position of June 2022 Audited.	√	√	√
3 Oktober 2022 October 3, 2022	1. Program kerja SKAI September sampai dengan Desember 2022. 2. Revisi rencana kerja SKAI. 3. Audit Universe. 4. Hasil Pemeriksaan SKAI. 5. Status tindakan perbaikan temuan Internal Audit, Otoritas Jasa Keuangan, dan KAP Ernst & Young. 6. Rencana dan pelaksanaan pelatihan SKAI 2022. 1. SKAI work program, September to December 2022. 2. Revision of SKAI's work plan. 3. Audit Universe. 4. SKAI Audit Results. 5. Status of corrective actions found by Internal Audit, Financial Services Authority, and KAP Ernst & Young. 6. SKAI 2022 training plan and implementation.	√	√	√
27 Oktober 2022 October 27, 2022	Laporan Keuangan Bank Posisi September 2022. Bank's Financial Statements Position of September 2022.	√	√	√
7 November 2022 November 7, 2022	1. Hasil Pemeriksaan SKAI. 2. Hasil Pemeriksaan ICU. 3. Audit Universe. 4. Audit <i>Rating</i> Cabang. 5. Status tindakan perbaikan temuan Internal Audit, Otoritas Jasa Keuangan, dan KAP Ernst & Young. 6. Rencana dan pelaksanaan pelatihan SKAI 2022. 1. SKAI Audit Results. 2. ICU Audit Results. 3. Audit Universe. 4. Audit Rating of Branch Offices. 5. Status of corrective actions found by Internal Audit, Financial Services Authority, and KAP Ernst & Young. 6. SKAI 2022 training plan and implementation.	√	√	√
19 Desember 2022 December 19, 2022	Presentasi SKAI. SKAI presentation.	√	√	√

Keterangan/ Remark:
 IH : Inawaty Handojo
 IPS : Ivan Purnama Sanoesi
 JSA : Jacobus Sindu Adisuwono

Laporan Pelaksanaan Kerja Komite Audit

Sepanjang tahun 2022, Komite Audit telah melaksanakan kegiatan-kegiatan berikut.

1. Melakukan penelaahan atas Laporan Keuangan publikasi yang akan disampaikan Bank kepada publik dan Otoritas Jasa Keuangan.
2. Melakukan penelaahan atas Laporan Kepatuhan dan Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) untuk menilai ketaatan Bank terhadap peraturan perundang-undangan yang berlaku.

Audit Committee's Work Implementation Report

Throughout 2022, the Audit Committee carried out the following activities.

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 2021 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 2022.
5. Melakukan pemantauan atas pelaksanaan rencana audit tahun 2022 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 Bank Ina telah memberikan rekomendasi penunjukan KAP Purwanto, Sungkoro & Surja (*Member of Ernst & Young*) untuk melakukan audit atas informasi keuangan historis tahun 2022, 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 PT Bank Ina Perdana Tbk, sehingga kegiatan pemeriksaan dapat dilaksanakan secara independen dan obyektif.

2. Ruang Lingkup Audit

Ruang lingkup audit meliputi Laporan Keuangan PT Bank Ina Perdana, Tbk posisi 31 Desember 2022 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.

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,

3. Conducting meetings with public accountant to discuss the audit results of the Bank's Financial Statements for 2021 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 2022.
5. Monitoring the implementation of the 2022 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

Bank Ina's Audit Committee has recommended the appointment of KAP Purwanto, Sungkoro & Surja (*Member of Ernst & Young*) to conduct audit of historical financial information in 2022, 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 PT Bank Ina Perdana Tbk, so that the audit activities can be carried out independently and objectively.

2. Audit Scope

The audit scope includes the Financial Statements of PT Bank Ina Perdana, Tbk for the position of December 31, 2022, 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. 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,

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 2022, 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 PT Bank Ina Perdana, Tbk sejak tahun 2015, namun demikian potensi risiko penggunaan jasa audit oleh KAP yang sama secara berturut-turut ini telah dilakukan mitigasi sebagai berikut.

- Berdasarkan hasil evaluasi, KAP selalu dapat menjaga independensi, profesionalitas, dan ketaatan pada Kode Etik Profesi dalam pelaksanaan tugasnya.
- Dilakukan perubahan AP (*signing partner*) secara berkala untuk memelihara *fresh eye perspectives* di dalam pelaksanaan audit.

8. Hasil Evaluasi terhadap Pelaksanaan Pemberian Jasa Audit atas Informasi Keuangan Historis Tahunan oleh AP dan KAP pada Periode Sebelumnya

Hasil evaluasi terhadap penggunaan AP dan KAP Purwantono, Sungkoro & Surja dalam melaksanakan pemeriksaan atas informasi keuangan historis PT Bank Ina Perdana Tbk pada tahun-tahun buku sebelumnya dinilai baik.

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 2022, 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 PT Bank Ina Perdana, Tbk since 2015, however, the potential risk of using audit services by the same KAP successively has been mitigated as follows.

- 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.
- 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 PT Bank Ina Perdana Tbk in the previous financial years were considered good

Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi merupakan komite pendukung Dewan Komisaris yang bertanggung jawab atas penyusunan kebijakan remunerasi dan pelaksanaan nominasi bagi Dewan Komisaris dan Direksi Bank.

Pedoman Kerja

Bank Ina telah memiliki Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi yang ditetapkan berdasarkan Piagam Komite Remunerasi dan Nominasi No. SK/KOM/002/0820 tanggal 14 Agustus 2020. Piagam tersebut berfungsi sebagai pedoman bagi Komite Remunerasi dan Nominasi dalam melaksanakan tugas, tanggung jawab, dan wewenangnya sehingga rekomendasi yang diberikan kepada Dewan Komisaris sesuai dengan kebutuhan dan tujuan Bank.

Nomination and Remuneration Committee

The Nomination and Remuneration Committee is a supporting committee for the Board of Commissioners which is responsible for formulating remuneration policies and implementing nominations for the Board of Commissioners and Board of Directors of the Bank.

Charter

Bank Ina already has Nomination and Remuneration Committee Charter established based on the Charter of Remuneration and Nomination Committee No. SK/KOM/002/0820 dated August 14, 2020. The Charter serves as a guideline for the Remuneration and Nomination Committee in carrying out duties, responsibilities, and authorities so that the recommendations given to the Board of Commissioners are in accordance with the needs and objectives of the Bank.

Komposisi

Komposisi Komite Nominasi dan Remunerasi Bank Ina per 31 Desember 2022 diungkapkan 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/ Independent President/ 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

Composition

The composition of Bank Ina's Nomination and Remuneration Committee as of December 31, 2022 is disclosed as follows.

Profil

Profil anggota Komite Nominasi dan Remunerasi telah diungkapkan pada Bab Profil Perusahaan di dalam Laporan Tahunan ini.

Profile

Profiles of members of the Nomination and Remuneration Committee have been disclosed in the Company Profile Chapter of this Annual Report

Independensi

Bank Ina menjamin seluruh anggota Komite Nominasi dan Remunerasi melaksanakan tugas dan tanggung jawabnya secara profesional, serta berupaya menghindari adanya benturan kepentingan. Hal tersebut dibuktikan dengan pemenuhan aspek independensi berikut.

Independency

Bank Ina guarantees that all members of the Nomination and Remuneration Committee carry out their duties and responsibilities in a professional manner, and avoid conflicts of interest. This is evidenced by the fulfillment of the following independency aspects.

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

Komite Nominasi dan Remunerasi memiliki tugas dan tanggung jawab sebagai berikut.

- Wajib bertindak secara independen dalam melaksanakan tugas dan tanggung jawabnya.
- Terkait dengan kebijakan nominasi, wajib:
 - Menyusun dan memberikan rekomendasi mengenai sistem dan prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan/atau anggota Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS;

Duties and Responsibilities

The Nomination and Remuneration Committee has the following duties and responsibilities.

- Must act independently in carrying out the duties and responsibilities.
- Regarding the nomination policy, must:
 - Prepare and provide recommendations regarding the system and procedures for selecting and/or replacing members of the Board of Commissioners and/or members of the Board of Directors to the Board of Commissioners to be submitted to the GMS;

- b. Memberikan rekomendasi mengenai calon anggota Dewan Komisaris dan/atau calon anggota Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS; dan
 - c. Memberikan rekomendasi mengenai pihak independen yang akan menjadi anggota Komite Audit serta anggota Komite Pemantau Risiko kepada Dewan Komisaris.
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;
 - c. Kebijakan remunerasi bagi Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS;
 - d. Kebijakan remunerasi bagi pegawai secara keseluruhan untuk disampaikan kepada Direksi;
 - e. Memastikan bahwa kebijakan remunerasi telah sesuai dengan ketentuan; dan
 - f. Melakukan evaluasi secara berkala terhadap penerapan kebijakan remunerasi.

- 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; and
 - 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.
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;
 - c. Remuneration policy for the Board of Commissioners and Board of Directors to be submitted to the GMS;
 - d. Remuneration policy for employees in overall to be submitted to the Board of Directors;
 - e. Ensure that the remuneration policy complies with the provisions; and
 - f. Conduct periodic evaluations of the implementation of remuneration policy.

Wewenang

Komite Nominasi dan Remunerasi mempunyai wewenang untuk mengakses catatan atau informasi mengenai Dewan Komisaris, Direksi, Pejabat Eksekutif, dan karyawan yang berkaitan dengan pelaksanaan tugasnya.

Authority

The Nomination and Remuneration Committee has the authority to access records or information regarding the Board of Commissioners, Board of Directors, Executive Officers, and employees related to the implementation of duties.

Rapat

Komite Nominasi dan Remunerasi wajib melaksanakan rapat internal minimal 1 kali dalam 4 bulan dengan dipimpin oleh Ketua Komite. Selama tahun 2022, Komite Nominasi dan Remunerasi telah melaksanakan rapat sebanyak 5 kali, dengan tingkat kehadiran sebagai berikut.

Meeting

The Nomination and Remuneration Committee must hold an internal meeting at least 1 time in 4 months chaired by the Chair of the Committee. During 2022, the Nomination and Remuneration Committee held a total of 5 meetings, with the following levels of attendance.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Inawaty Handojo	Ketua Chairperson	5	5	100,00
Yohanes Santoso Wibowo	Anggota Member	5	5	100,00
Josavia Rachman Ichwan	Anggota Member	5	5	100,00
Liza L Widyasari ¹⁾	Anggota Member	3	3	100,00
Paulus Rimba ²⁾	Anggota Member	2	2	100,00
Rata-Rata Kehadiran (%) Average Attendance (%)				100,00

¹⁾ Menjabat sejak 18 Juli 2022.

²⁾ Menjabat terakhir 15 Juli 2022.

¹⁾ Served since July 18, 2022.

²⁾ Served last on July 15, 2022.

Informasi terkait tanggal, agenda, dan peserta rapat Komite Nominasi dan Remunerasi Bank Ina diungkapkan pada tabel berikut.

Information regarding the date, agenda, and participants of Bank Ina's Nomination and Remuneration Committee's meetings is disclosed in the following table.

Tanggal Date	Agenda	Kehadiran Attendance				
		IH	YSW	JRI	LLW	PR
11 April 2022	Usulan pengangkatan kembali Dewan Komisaris dan Direksi. Proposed reappointment of the Board of Commissioners and Board of Directors.	√	√	√	-	√
21 April 2022	Review periode keanggotaan Komite Audit, implementasi dan perbaikan penilaian kinerja. Review of membership period of Audit Committee, as well as implementation and improvement of performance assessment.	√	√	√	-	√
9 Agustus 2022	Human Capital new approach.	√	√	√	√	-
24 November 2022	Kebijakan dan fasilitas Dewan Komisaris, Direksi, dan karyawan. Policies and facilities for the Board of Commissioners, Board of Directors, and employees.	√	√	√	√	-
30 November 2022	Pengusulan anggota Direksi. Proposals for members of the Board of Directors.	√	√	√	√	-

Keterangan / Remark:

IH : Inawaty Handojo
YSW : Yohanes Santoso Wibowo
JRI : Josavia Rachman Ichwan
LLW : Liza L Widyasari
PR : Paulus Rimba

Laporan Pelaksanaan Kerja Komite Komite Nominasi dan Remunerasi

Sepanjang tahun 2022, Komite Nominasi dan Remunerasi telah melaksanakan kegiatan-kegiatan berikut.

1. Memberikan rekomendasi Dewan Komisaris atas usulan pengangkatan kembali dan memperpanjang masa jabatan Dewan Komisaris dan Direksi untuk satu periode berikutnya.
2. Melakukan pembahasan dan arahan untuk transformasi Divisi *Human Capital* untuk paradigma baru, sehingga dapat mendukung pertumbuhan Bank ke depan.
3. Memberikan rekomendasi kepada Dewan Komisaris atas usulan kebijakan fasilitas Dewan Komisaris, Direksi, dan karyawan.
4. Memberikan rekomendasi kepada Dewan Komisaris atas pengusulan calon anggota Direksi yang baru.

Komite Pemantau Risiko

Komite Pemantau Risiko merupakan komite pendukung Dewan Komisaris yang menjalankan fungsi pengawasan untuk memberikan keyakinan bahwa penerapan manajemen risiko telah memenuhi ketentuan sehingga kegiatan usaha Bank berjalan sesuai dengan peraturan dan perundang-undangan yang berlaku.

Pedoman Kerja

Bank Ina telah memiliki Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko yang ditetapkan berdasarkan Piagam Pemantau Risiko No. SK/KOM/003/1120 pada tanggal 5 November 2020. Pedoman tersebut berfungsi sebagai pedoman bagi Komite

Report on the Work Implementation of Nomination and Remuneration Committee

Throughout 2022, the Nomination and Remuneration Committee carried out the following activities.

1. Recommending proposals to the Board of Commissioners on reappointment and extension of the term of office of the Board of Commissioners and Board of Directors for the next period.
2. Conducting discussions and directions for the transformation of Human Capital Division for a new paradigm, to support the Bank's future growth.
3. Providing recommendations to the Board of Commissioners on proposed policy of facilities for the Board of Commissioners, Board of Directors, and employees.
4. Providing recommendations to the Board of Commissioners on proposing new candidates for members of the Board of Directors.

Risk Monitoring Committee

The Risk Monitoring Committee is a supporting committee for the Board of Commissioners to implement supervisory function and provide assurance that the implementation of risk management complies with the provisions so that the Bank's business activities can run in accordance with the applicable laws and regulations.

Charter

Bank Ina already has Risk Monitoring Committee Charter based on Risk Monitoring Charter No. SK/KOM/003/1120 dated November 5, 2020. The Charter serves as a guideline for the Risk Monitoring Committee in carrying out duties, responsibilities, and

Pemantau Risiko dalam melaksanakan tugas, tanggung jawab, dan wewenangnya sehingga rekomendasi yang diberikan kepada Dewan Komisaris sesuai dengan kebutuhan dan tujuan Bank.

Komposisi

Komposisi Komite Pemantau Risiko Bank Ina per 31 Desember 2022 diungkapkan 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

Bank Ina menjamin seluruh anggota Komite Pemantau Risiko melaksanakan tugas dan tanggung jawabnya secara profesional, serta berupaya menghindari adanya benturan kepentingan. Hal tersebut dibuktikan dengan pemenuhan aspek independensi berikut.

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

Komite Pemantau Risiko memiliki tugas dan tanggung jawab sebagai berikut.

- Bertindak secara independen dalam melaksanakan tugas dan tanggung jawabnya.
- Membantu dan memberikan rekomendasi kepada Dewan Komisaris dalam rangka meningkatkan efektivitas pelaksanaan tugas pengawasan dan tanggung jawab di bidang manajemen risiko.

authorities so that the recommendations provided to the Board of Commissioners are in accordance with the needs and objectives of the Bank.

Composition

The composition of Bank Ina's Risk Monitoring Committee as of December 31, 2022, is disclosed as follows.

Profile

The profiles of members of Risk Monitoring Committee have been disclosed in the Company Profile Chapter of this Annual Report.

Independency

Bank Ina guarantees that all members of Risk Monitoring Committee carry out their duties and responsibilities in a professional manner and avoid conflicts of interest. This is evidenced by the fulfillment of the following independency aspects.

Duties and Responsibilities

The Risk Monitoring Committee has the following duties and responsibilities.

- To act independently in carrying out duties and responsibilities.
- 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. Evaluasi kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan Bank.
4. Pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.
5. Melakukan penelaahan atas efektivitas penerapan manajemen risiko baik dari sisi identifikasi, pengukuran, pemantauan dan pengendaliannya.
6. Menelaah tingkat kepatuhan Bank terhadap peraturan perundang-undangan yang berlaku terkait dengan penerapan manajemen risiko dan memastikan bahwa laporan-laporan terkait dengan penerapan manajemen risiko yang disampaikan kepada instansi terkait telah dilakukan dengan benar dan tepat waktu.
7. Mengevaluasi kebijakan atau keputusan yang telah diambil oleh Direksi atau Dewan Komisaris terkait dengan penerapan manajemen risiko.
8. Menjaga kerahasiaan dokumen, data, dan informasi Bank.
9. Wajib mematuhi Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko.

Wewenang

Komite Pemantau Risiko memiliki wewenang 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).
3. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

Rapat

Komite Pemantau Risiko wajib melaksanakan rapat internal minimal 4 kali dalam setahun dengan dipimpin oleh Ketua Komite. Selama tahun 2022, Komite Pemantau Risiko telah melaksanakan rapat sebanyak 7 kali, dengan tingkat kehadiran sebagai berikut.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Yohanes Santoso Wibowo	Ketua Chairperson	7	7	100,00
Ivan Purnama Sanoesi	Anggota Member	7	7	100,00
Jacobus Sindu Adisuwono	Anggota Member	7	7	100,00
Rata-Rata Kehadiran (%) Average Attendance (%)				100,00

3. To evaluate the conformity between risk management policies and the implementation of Bank policies.
4. To monitor and evaluate the implementation of duties of Risk Management Committee and Risk Management Work Unit.
5. To review effectiveness of risk management implementation in terms of identification, measurement, monitoring, and control.
6. To review the Bank's compliance level with the applicable laws and regulations related to the implementation of risk management and to ensure that reports related to the implementation of risk management are submitted to the relevant agencies correctly and timely.
7. To evaluate policies or decisions taken by the Board of Directors or the Board of Commissioners related to the implementation of risk management.
8. To maintain confidentiality of documents, data, and information of the Bank.
9. Must comply with the Risk Monitoring Committee Charter.

Authority

The Risk Monitoring Committee has the following authority.

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).
3. Carrying out other authorities granted by the Board of Commissioners.

Meeting

The Risk Monitoring Committee is required to hold internal meetings at least 4 times a year led by the Chair of the Committee. During 2022, the Risk Monitoring Committee held a total of 7 meetings, with the following levels of attendance.

Informasi terkait tanggal, agenda, dan peserta rapat Komite Pemantau Risiko Bank Ina diungkapkan pada tabel berikut.

Information regarding the date, agenda, and participants of Bank Ina's Risk Monitoring Committee's meetings is disclosed in the following table.

Tanggal Date	Agenda	Kehadiran Attendance		
		YSW	IPS	JSA
19 Januari 2022 January 19, 2022	1. Review Penerapan Manajemen Risiko. 2. Assessment Profil Risiko Desember 2021. 1. Review of implementation of risk management. 2. Risk Profile assessment December 2021.	√	√	√
28 Januari 2022 January 28, 2022	Tingkat Kesehatan Bank Semester II/2021. Bank Soundness Level Semester II/2021.	√	√	√
9 Maret 2022 March 9, 2022	Pembahasan mengenai risiko kredit. Discussion on credit risk.	√	√	√
18 April 2022 April 18, 2022	Profil Risiko Bank Triwulan I 2022. Bank Risk Profile Quarter I 2022.	√	√	√
29 Juli 2022 July 29, 2022	1. Tingkat kesehatan Bank Semester I 2022 dan Profil Risiko Bank Triwulan II 2022. 2. Hasil Pemeriksaan Otoritas Jasa Keuangan terhadap Aktivitas Divisi Manajemen Risiko. 1. Bank Soundness level Semester I 2022 and Bank Risk Profile Quarter II 2022. 2. Audit results by Financial Services Authority on Risk Management Division activities.	√	√	√
5 Oktober 2022 October 5, 2022	Alur Proses Perkreditan dalam Mengelola Risiko Kredit Credit process flow in managing credit risk	√	√	√
27 Oktober 2022 October 27, 2022	1. Profil Risiko Bank Triwulan III 2022. 2. Laporan Stress Test Risiko Kredit, Pasar, dan Likuiditas. 1. Bank Risk Profile Quarter III 2022. 2. Report of Stress Test on credit, market, and liquidity risks.	√	√	√

Keterangan / Remark:

YSW : Yohanes Santoso Wibowo

IPS : Ivan Purnama Sanoesi

JSA : Jacobus Sindu Adisuwono

Laporan Pelaksanaan Kerja Komite Pemantau Risiko

Sepanjang tahun 2022, Komite Pemantau Risiko telah melaksanakan kegiatan-kegiatan berikut.

1. Melakukan evaluasi terhadap Laporan Profil Risiko dan Tingkat Kesehatan Bank.
2. Pemantauan atas penerapan manajemen risiko dalam rangka Rencana Aksi Keuangan Berkelanjutan.
3. Pemantauan atas dampak pandemi Covid-19 terhadap risiko kredit.
4. Melakukan evaluasi atas penerapan manajemen risiko dibandingkan dengan kebijakannya.
5. Melakukan evaluasi atas pelaksanaan *stress test* risiko pasar, likuiditas, dan risiko kredit.
6. Melakukan evaluasi pelaksanaan tugas Satuan Kerja Manajemen Risiko.

Risk Monitoring Committee's Work Implementation Report

Throughout 2022, the Risk Monitoring Committee carried out the following activities.

1. Evaluating the Bank's Risk Profile Report and Soundness Level.
2. Monitoring the implementation of risk management in the framework of Sustainable Finance Action Plan.
3. Monitoring the impact of the Covid-19 pandemic on credit risk.
4. Evaluating the implementation of risk management in comparison with the policies.
5. Evaluating the stress test for market risk, liquidity risk, and credit risk.
6. Evaluating the implementation of duties of Risk Management Work Unit.

Komite Pendukung Direksi

Board of Directors Support Committee

Direksi mengelola Bank dibantu oleh komite pendukung yang terdiri dari Komite Manajemen Risiko, Komite Kredit, Komite Kebijakan Perkreditan, *Assets Liability Committee* (ALCO), Komite Pengarah Teknologi Informasi, dan Sumber Daya Manusia. Peran masing-masing organ pendukung tersebut diuraikan sebagai berikut.

Komite Manajemen Risiko

Komite Manajemen Risiko merupakan komite pendukung Direksi yang menjalankan tugas untuk mengelola risiko, memberikan saran dan rekomendasi mengenai prosedur dan langkah mitigasi risiko, serta memastikan sistem manajemen risiko diimplementasikan sesuai dengan peraturan berlaku. Komite ini berada di bawah Direktur Manajemen Risiko dan Kepatuhan, serta bertanggung jawab langsung kepada Direktur Utama atas pelaksanaan tugas dan tanggung jawab yang dilakukan selama tahun buku.

Pedoman Kerja

Pelaksanaan tugas dan tanggung jawab Komite Manajemen Risiko 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.

Komposisi Keanggotaan

Komite Manajemen Risiko Bank Ina dibentuk sesuai dengan Surat Keputusan Direksi No. SK/DIR/063/1221 tentang Susunan Keanggotaan Komite Manajemen Risiko, dengan komposisi keanggotaan sebagai berikut.

The Board of Directors manages the Bank assisted by a supporting committee consisting of the Risk Management Committee, Credit Committee, Credit Policy Committee, Assets Liability Committee (ALCO), Information Technology and Human Resources Steering Committee. The role of each supporting organ is described as follows.

Risk Management Committee

The Risk Management Committee is a supporting committee for the Board of Directors which carries out duties to manage risk, provide advice and recommendations regarding risk mitigation measures and procedures, and ensure that the risk management system is implemented in accordance with applicable regulations. This committee is under the Director of Risk Management and Compliance but is directly responsible to the President Director for the implementation of duties and responsibilities carried out during the financial year.

Charter

The implementation of Risk Management Committee's duties and responsibilities refers to the Financial Services Authority Regulation No. 18/POJK.03/2016 dated March 22, 2016, on Implementation of Risk Management for Commercial Banks and Financial Services Authority Circular No. 34/SEOJK.03/2016 dated September 1, 2016, on Implementation of Risk Management for Commercial Banks.

Composition

Bank Ina's Risk Management Committee was established under the Board of Directors Decision No. SK/DIR/063/1221 on Composition of 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 <i>Retail Banking</i> - Direktur <i>Digital Banking</i> - Chief Commercial Banking Officer - Kepala Divisi Manajemen Risiko - Kepala Divisi <i>Branch Banking</i> - Kepala Divisi <i>Komersial Banking</i> - Kepala Divisi Operasional - Kepala Divisi Remedial - Kepala Divisi Audit Internal - Kepala Divisi Legal - Kepala Divisi Kredit Review - Kepala Divisi <i>Human Capital</i> - Kepala Divisi Admin Kredit - Kepala Divisi <i>Treasury & Financial Institution</i> - Kepala Divisi Kebijakan, Sistem, dan Prosedur - Kepala Departemen Kepatuhan dan APU-PPT - Kepala Departemen <i>Digital Governance</i>	- President Director - Director of Finance - Director of Retail Banking - Director of Digital Banking - Chief Commercial Banking Officer - Head of Risk Management Division - Head of Branch Banking Division - Head of Commercial Banking Division - Head of Operational Division - Head of Remedial Division - Head of Internal Audit Division - Head of Legal Division - Head of Credit Review Division - Head of Human Capital Division - Head of Credit Admin Division - Head of Treasury & Financial Institution Division - Head of Policy, System, and Procedure Division - Head of Compliance and AML-CTF Department - Head of <i>Digital Governance Department</i>

Independensi

Bank Ina menjamin independensi seluruh anggota Komite Manajemen Risiko dalam menjalankan tugas dan tanggung jawabnya. Anggota Komite Manajemen Risiko senantiasa bertindak secara profesional demi kepentingan Bank tanpa adanya intervensi dari pihak mana pun.

Tugas dan Tanggung Jawab

Komite Manajemen Risiko memiliki tugas dan tanggung jawab 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 mempengaruhi kecukupan permodalan, profil risiko Bank, dan tidak efektifnya penerapan manajemen risiko berdasarkan hasil evaluasi.
3. Penetapan kebijakan dan/atau keputusan bisnis yang menyimpang dari prosedur normal, seperti pelampauan ekspansi usaha yang signifikan dibandingkan dengan rencana bisnis Bank yang telah ditetapkan sebelumnya atau pengambilan posisi atau eksposur risiko yang melampaui limit yang telah ditetapkan.

Rapat

Sepanjang tahun 2022, Komite Manajemen Risiko Bank Ina menyelenggarakan rapat sebanyak 4 kali dengan agenda sebagai berikut.

Tanggal Date	Agenda
11 Agustus 2022 August 11, 2022	1. Laporan Tingkat Kesehatan Bank Semester I 2022. 2. Penentuan Parameter CKPN Pernyataan Standar Akuntansi Keuangan (PSAK) 71. 3. Pembahasan Likuiditas Bank Ina. 1. Bank Soundness Level Report for Semester I 2022. 2. Determination of CKPN Parameters of Statement of Financial Accounting Standards (PSAK) 71. 3. Discussion on Liquidity of Bank Ina.
14 Oktober 2022 October 14, 2022	Laporan <i>Stress Test</i> Risiko Pasar, Likuiditas, dan Perkreditan. Report of Stress Test on Market, Liquidity, and Credit Risk.
22 November 2022 November 22, 2022	Perubahan Parameter Perhitungan CKPN PSAK 71. Changes in PSAK 71 Impairment Calculation Parameters.
15 November 2022 November 15, 2022	1. Laporan <i>Stress Test</i> Risiko Pasar, Likuiditas, dan Perkreditan. 2. Penilaian Otoritas Jasa Keuangan terhadap <i>self-assessment</i> Profil Risiko Bank. 3. Pengaturan penyaluran kredit kepada debitur <i>high networth income</i> . 1. Report of Stress Test on Market, Liquidity, and Credit Risk. 2. Financial Services Authority's assessment of the Bank's Risk Profile self-assessment. 3. Arrangements for lending to high-net-worth income debtors.

Realisasi Program Kerja Tahun 2022

Sepanjang tahun 2022, Komite Manajemen Risiko telah melaksanakan kegiatan-kegiatan berikut.

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*).

Independency

Bank Ina guarantees the independency of all members of Risk Management Committee in carrying out duties and responsibilities. Members of the Risk Management Committee always act professionally in the interest of the Bank without any intervention from any party.

Duties and Responsibilities

The Risk Management Committee has the following duties and responsibilities.

1. To formulate Risk Management Policy and its changes, including risk management strategy, level of risk taken and risk tolerance, risk management framework and contingency plans to anticipate abnormal conditions.
2. To improve risk management process periodically or incidentally as a result of a change in the Bank's external and internal conditions that affect capital adequacy, the Bank's risk profile, and the ineffective implementation of risk management based on evaluation results.
3. To determine policies and/or business decisions that deviate from normal procedures, such as significant excess business expansion compared to the Bank's predetermined business plan or taking a position or risk exposure that exceeds a predetermined limit.

Meeting

Throughout 2022, Bank Ina's Risk Management Committee held 4 meetings with the following agenda.

Realization of the 2022 Work Program

Throughout 2022, the Risk Management Committee carried out the following activities.

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. Melakukan kajian mengenai total eksposur risiko yang dihadapi Bank beserta dampaknya.
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.

Program Kerja Tahun 2023

Program kerja Komite Manajemen Risiko tahun 2023, antara lain:

1. Melakukan *review* dan evaluasi terhadap parameter dan proses penilaian profil risiko Bank;
2. Melakukan *review* dan evaluasi terhadap penerapan manajemen risiko terutama risiko kredit dan risiko operasional dan tindak lanjut perbaikan terhadap potensi-potensi kerugian yang teridentifikasi dalam penerapan manajemen risiko;
3. Melakukan penilaian dan *monitoring* kecukupan modal Bank dalam menghadapi perubahan kondisi makro ekonomi dan perubahan harga pasar melalui penerapan *stress test* secara berkala; dan
4. Mendukung perkembangan bisnis dengan menerapkan manajemen risiko secara memadai dalam setiap aktivitas dan proses transaksi terutama aktivitas dan produk baru Bank.

Komite Kredit

Komite Kredit merupakan komite pendukung Direksi yang menjalankan fungsi terkait proses pemberian kredit dan memutuskan jumlah *credit exposure* Bank dalam bentuk aktiva produktif sesuai dengan jumlah atau limit tertentu yang telah ditetapkan.

Pedoman Kerja

Pelaksanaan tugas dan tanggung jawab Komite Kredit berpedoman pada Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum, Satuan 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

Komite Kredit Bank Ina dibentuk sesuai dengan Surat Keputusan Direksi No. SK/DIR/059/1221 tentang Kewenangan Komite Kredit dalam memberikan Persetujuan Kredit, dengan komposisi keanggotaan sebagai berikut.

3. Reviewing the total risk exposure faced by the Bank and its impact.
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.

2023 Work Program

The work program of the Risk Management Committee in 2023 includes:

1. Review and evaluate the parameters and process for assessing the Bank's risk profile;
2. Review and evaluate the implementation of risk management, especially credit risk and operational risk, as well as follow up on improvements to potential losses identified in the implementation of risk management;
3. Assess and monitor the Bank's capital adequacy in facing changes in macroeconomic conditions and changes in market prices through the implementation of periodic stress tests; and
4. Support business development by implementing adequate risk management in every activity and transaction process, especially the Bank's new activities and products.

Credit Committee

The Credit Committee is a supporting committee for the Board of Directors which carries out functions related to the process of granting credit and deciding the amount of credit exposure of the Bank in the form of earning assets according to a certain amount or limit that has been determined.

Charter

The implementation of Credit Committee's duties and responsibilities refers to the Financial Services Authority Regulation No. 42/POJK.03/2017 on Obligations to Prepare and Implement Bank Credit or Financing Policies for Commercial Banks, Standard Operating Procedure (SOP) No. 110 on the Decision Process for Granting Credit by the Credit Committee, Board of Directors' Decision No. SK/DIR/059/1221 dated December 1, 2021, on Credit Committee's Authority in granting Credit Approval, as well as other related regulations.

Composition

Bank Ina's Credit Committee was established under the Board of Directors' Decision No. SK/DIR/059/1221 on Credit Committee's Authority in granting Credit Approval, with the composition as follows.

Ketua Chairperson	Direktur Utama	President Director
Wakil Ketua Vice Chairperson	Chief Commercial Banking Officer	Chief Commercial Banking Officer
Anggota Tetap Permanent Members	• Direktur Keuangan • Direktur Retail Banking • Direktur Manajemen Risiko dan Kepatuhan • Kepala Divisi Kredit Review	• Director of Finance • Director of Retail Banking • Director of Risk Management and Compliance • Head of Credit Review Division
Anggota Tidak Tetap Non-Permanent Members	• Kepala Divisi Komersial Banking • Kepala Divisi Manajemen Risiko • Kepala Divisi Kebijakan, Sistem, dan Prosedur • Kepala Divisi Audit Internal • Kepala Divisi Legal • Kepala Divisi Remedial • Kepala Divisi Administrasi Kredit • Kepala Departemen Kepatuhan dan APU-PPT • Pimpinan 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 Division • Head of Credit Administration Division • Head of Compliance and AML-CTF Department • Branch Manager • Other Invitations if needed

Independensi

Bank Ina menjamin independensi seluruh anggota Komite Kredit dalam menjalankan tugas dan tanggung jawabnya. Anggota Komite Kredit senantiasa bertindak secara profesional demi kepentingan Bank tanpa adanya intervensi dari pihak mana pun.

Tugas dan Tanggung Jawab

Komite Kredit memiliki tugas dan tanggung jawab 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.
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.

Independency

Bank Ina guarantees the independency of all members of Credit Committee in carrying out duties and responsibilities. Members of Credit Committee always act professionally in the interest of the Bank without any intervention from any party.

Duties and Responsibilities

The Credit Committee has the following duties and responsibilities.

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.
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.

- Proses persetujuan kredit ditujukan untuk memberikan pelayanan yang terbaik, namun tanpa mengabaikan prinsip kehati-hatian bank (*prudential banking*).
- Setiap permohonan kredit baru, tambahan, pengurangan, perpanjangan dan perubahan persyaratan kredit harus diajukan secara tertulis dan ditandatangani oleh pejabat yang berwenang.

Rapat

Sepanjang tahun 2022, Komite Kredit Bank Ina menyelenggarakan rapat sebanyak 5 kali dengan agenda sebagai berikut.

Tanggal Date	Agenda
2 Februari 2022 February 2, 2022	<i>New Acquisition</i> (rencana pembiayaan <i>franchisee</i> Indomaret) serta <i>Credit Governance</i> (Aplikasi Sibina & Segmentasi Kredit). New Acquisition (Indomaret franchisee financing plan) and Credit Governance (Sibina Application & Credit Segmentation).
9 Februari 2022 February 9, 2022	<i>New Acquisition</i> (rencana pembiayaan <i>franchisee</i> Indomaret lanjutan dan Diskusi 1 proposal kredit) serta <i>Credit Governance</i> (<i>free cash flow spreadsheet</i>). New Acquisition (Indomaret franchisee financing plan continued and Discussion 1 of loan proposal) and Credit Governance (<i>free cash flow spreadsheet</i>).
16 Februari 2022 February 16, 2022	Seminar bisnis usaha Stasiun Pengisian Bahan Bakar Umum (SPBU). Gas Station (SPBU) business seminar.
9 Maret 2022 March 9, 2022	<i>New Acquisition</i> (diskusi 2 proposal kredit), <i>Account Monitoring</i> (notifikasi jatuh tempo), serta <i>Process Efficiency</i> (<i>Proses Take Over</i>). New Acquisition (discussion of 2 credit proposals), Account Monitoring (due notification), and Process Efficiency (Take Over Process).
16 Maret 2022 March 16, 2022	Seminar bisnis usaha hotel. Hotel business seminar.

Realisasi Program Kerja Tahun 2022

Sepanjang tahun 2022, Komite Kredit telah melaksanakan kegiatan-kegiatan berikut.

- Melakukan rapat Komite Kredit untuk memutuskan persetujuan proposal kredit/seminar bisnis.
- Melakukan persetujuan proposal kredit secara sirkulasi.

Program Kerja Tahun 2023

Program kerja Komite Kredit tahun 2023, antara lain:

- Mengutamakan persetujuan proposal kredit secara sirkulasi; dan
- Melakukan rapat Komite Kredit untuk memutuskan persetujuan proposal kredit/seminar bisnis (jika diperlukan).

Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan merupakan komite pendukung Direksi yang menjalankan fungsi terkait perumusan kebijakan perkreditan, evaluasi, dan memberikan saran perbaikan terhadap kebijakan perkreditan tersebut.

Pedoman Kerja

Pelaksanaan tugas dan tanggung jawab Komite Kebijakan Perkreditan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2017 tentang kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank Bagi Bank Umum. Untuk penyusunan dan pengawasan pelaksanaan Kebijakan Perkreditan, Bank Ina membentuk Komite Kebijakan Perkreditan (KKP) sesuai dengan Surat Keputusan Direksi No. SK/DIR/060/1221 tentang Keanggotaan Komite Kebijakan Perkreditan Bank.

- The credit approval process is aimed at providing the best service, but without ignoring the bank's prudent principles (*prudential banking*).
- Each new credit application, addition, reduction, extension, and change of credit terms must be submitted in writing and signed by an authorized official.

Meeting

Throughout 2022, Bank Ina's Credit Committee held a total of 5 meetings with the following agenda.

Realization of the 2022 Work Program

Throughout 2022, the Credit Committee carried out the following activities.

- Conducting Credit Committee's meetings to decide on approval of credit proposals/business seminars.
- Approving credit proposals in circulation.

2023 Work Program

The 2023 Credit Committee work program includes:

- Prioritizing credit proposal approval in circulation; and
- Conducting Credit Committee's meetings to decide on approval of credit proposals/business seminars (if needed).

Credit Policy Committee

The Credit Policy Committee is a supporting committee for the Board of Directors which carries out functions related to formulating credit policies, evaluating and providing suggestions for improvements to these credit policies.

Charter

The implementation of Credit Policy Committee's duties and responsibilities refers to Financial Services Authority Regulation No. 42/POJK.03/2017 on the Obligation to Compile and Implement Bank Credit or Financing Policies for Commercial Banks. To prepare and supervise the implementation of Credit Policy, Bank Ina has established a Credit Policy Committee (KKP) under the Board of Directors' Decision No. SK/DIR/060/1221 on Membership of the Bank's Credit Policy Committee.

Komposisi Keanggotaan

Komite Kebijakan Perkreditan Bank Ina dibentuk sesuai dengan Surat Keputusan Direksi No. SK/DIR/060/1221 tentang Keanggotaan KKP, dengan komposisi keanggotaan sebagai berikut.

Ketua Chairperson	Direktur Utama	President Director
Anggota Members	- Chief Commercial Banking Officer (alternatif pimpinan apabila ketua berhalangan) - Direktur Keuangan - Direktur Retail Banking - Direktur Manajemen Risiko dan Kepatuhan - Kepala Divisi Kebijakan, Sistem, dan Prosedur - Kepala Divisi Audit Internal/SKAI	- Chief Commercial Banking Officer (alternative chairperson when the chairperson is unable) - Director of Finance - Director of Retail Banking - Director of Risk Management and Compliance - Head of Policy, System and Procedure Division - Head of Internal Audit/SKAI 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

Bank Ina menjamin independensi seluruh anggota Komite Kebijakan Perkreditan dalam menjalankan tugas dan tanggung jawabnya. Anggota Komite Kebijakan Perkreditan senantiasa bertindak secara profesional demi kepentingan Bank tanpa adanya intervensi dari pihak mana pun.

Tugas dan Tanggung Jawab

Komite Kebijakan Perkreditan memiliki tugas dan tanggung jawab sebagai berikut.

- Pengembangan usulan Kebijakan Perkreditan Bank (KPB), selaras dengan Misi, Visi, RBB, regulasi perbankan, dan aspek hukumnya.
- Merumuskan KPB, melakukan kajian, dan memberikan saran-saran apabila diperlukan perubahan/perbaikan KPB.
- 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.
- Memutuskan dan menetapkan ketentuan-ketentuan yang berhubungan dengan kebijakan kredit melalui kesepakatan bersama atau *voting*.
- Membuat laporan hasil pembahasan Komite KKP secara tertulis kepada Dewan Komisaris dan Direksi.

Rapat

Sepanjang tahun 2022, KKP Bank Ina menyelenggarakan rapat sebanyak 3 kali dengan agenda sebagai berikut.

Tanggal Date	Agenda
23 Maret 2022 March 23, 2022	Rapat pengkinian Kebijakan Perkreditan Bank (KPB). Meeting to update Bank Credit Policy (KPB).
14 Agustus 2022 August 14, 2022	Rapat pembahasan layanan kredit berbasis digital. Meeting to discuss digital-based credit services.
17 Oktober 2022 August 14, 2022	Rapat terkait segmentasi perkreditan Bank Ina. Meeting related to Bank Ina's credit segmentation.

Composition

Bank Ina's Credit Policy Committee was established under the Board of Directors' Decision No. SK/DIR/060/1221 on KKP Membership, with the following composition.

Independency

Bank Ina guarantees the independency of all members of Credit Policy Committee in carrying out duties and responsibilities. Members of the Credit Policy Committee always act professionally in the interest of the Bank without any intervention from any party.

Duties and Responsibilities

The Credit Policy Committee has the following duties and responsibilities.

- To develop Bank Credit Policy (KPB) proposals, in line with the Mission, Vision, RBB, banking regulations, and legal aspects.
- To formulate KPB, conduct research, and give suggestions when changes/improvements of KPB are needed.
- 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.
- To decide and determine the provisions relating to credit policies through a collective agreement or voting.
- To prepare a report on KKP Committee's discussion results in writing to the Board of Commissioners and Board of Directors.

Meeting

Throughout 2022, Bank Ina's KKP held 3 meetings with the following agenda.

Realisasi Program Kerja Tahun 2022

Sepanjang tahun 2022, Komite Kebijakan Perkreditan telah melaksanakan kegiatan-kegiatan berikut.

1. Menerbitkan Buku Kebijakan Perkreditan Bank versi 2022.
2. Membuat usulan Layanan Dana Talangan Pembelian Berbasis Digital (Proses Persetujuan).
3. Menerbitkan kebijakan SOP Kredit Mikro.
4. Menentukan segmentasi baru perkreditan Bank Ina, seperti segmentasi kredit mikro, usaha kecil dan menengah (UKM), komersial, korporasi, HNWI, Lembaga Keuangan Bank (BPR), serta layanan keuangan non-bank dan kredit konsumen.

Program Kerja Tahun 2023

Program kerja Komite Kebijakan Perkreditan tahun 2023, antara lain:

1. Mengkinikan Kebijakan Perkreditan Bank (KPB) yang disesuaikan dengan strategi bisnis Bank;
2. Mensosialisasikan KPB kepada karyawan;
3. Melengkapi KPB dengan kebijakan-kebijakan turunan dan standar operasional prosedur; serta
4. Melakukan *review* atas penyimpangan-penyimpangan terhadap kebijakan kredit Bank Ina sebagai sumber informasi untuk perbaikan kebijakan atau proses perkreditan Bank Ina.

ALCO

Assets Liability Committee (ALCO) merupakan komite pendukung Direksi yang menjalankan fungsi terkait penetapan strategi pengelolaan aset dan liabilitas, penetapan suku bunga dan likuiditas serta hal-hal lain yang terkait pengelolaan aset dan liabilitas Bank. Selain itu, pada kondisi tekanan keuangan yang signifikan maupun pada periode krisis keuangan dan ekonomi, ALCO menjalankan pemantauan dan pelaksanaan/aktivasi *recovery plan*.

Komposisi Keanggotaan

ALCO Bank Ina dibentuk sesuai dengan 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 Tetap Permanent Members	- Seluruh Direksi - Chief Commercial Banking Officer - Seluruh Kepala Divisi Bisnis - Kepala Divisi Manajemen Risiko - Kepala Departemen Akuntansi dan Perencanaan Keuangan - Kepala Departemen <i>Assets & Liability Management</i>	- All Directors - Chief Commercial Banking Officer - All Heads of Business Division - Head of Risk Management Division - Head of Accounting and Financial Planning Department - Head of <i>Assets & Liability Management Department</i>
Anggota Tidak Tetap Non-Permanent Members	- Kepala Divisi Kredit <i>Reviewer</i> - Kepala Divisi <i>Remedial</i> - Kepala Divisi Operasional - Kepala Divisi Kebijakan, Sistem, dan Prosedur - Pemimpin Kantor Cabang Ariobimo - Pemimpin Kantor Cabang Pasar Minggu - Undangan Lainnya	- Head of Credit Reviewer Division - Head of Remedial Division - Head of Operational Division - Head of Policy, System, and Procedure Division - Head of Ariobimo Branch Office - Head of Pasar Minggu Branch Office - Other Invitations

Realization of the 2022 Work Program

Throughout 2022, the Credit Policy Committee carried out the following activities.

1. Published the 2022 version of Bank Credit Policy Book.
2. Making proposals for Digital-Based Purchase Bailout Services (Approval Process).
3. Menerbitkan kebijakan SOP Kredit Mikro.
4. Determining Bank Ina's new credit segments, such as micro, small, and medium enterprises (UKM), commercial, corporate, HNWI, Bank Financial Institutions (BPR), as well as non-bank financial services and consumer loans.

2023 Work Program

The 2023, the Credit Policy Committee's work program includes:

1. Updating Bank Credit Policy (KPB) according to the Bank's business strategy;
2. Disseminating KPB to employees;
3. Complementing KPB with derivative policies and standard operating procedures; and
4. Reviewing deviations from Bank Ina's credit policies as a source of information for improving Bank Ina's credit policies or processes.

ALCO

Assets Liability Committee (ALCO) is a supporting committee for the Board of Directors that carries out functions related to setting strategies for managing assets and liabilities, determining interest rates and liquidity, and other matters related to managing the Bank's assets and liabilities. In addition, in conditions of significant financial pressure as well as during periods of financial and economic crisis, ALCO carries out monitoring and implementation/activation of *recovery plan*.

Composition

Bank Ina's ALCO was established under the Board of Directors' Decision No. SK/DIR/062/1221 on Membership Composition of *Asset & Liability Committee* (ALCO), with the following composition.

Independensi

Bank Ina menjamin independensi seluruh anggota ALCO dalam menjalankan tugas dan tanggung jawabnya. Anggota ALCO senantiasa bertindak secara profesional demi kepentingan Bank tanpa adanya intervensi dari pihak mana pun.

Tugas dan Tanggung Jawab

ALCO memiliki tugas dan tanggung jawab sebagai berikut.

1. Memonitor pelaksanaan *Asset and Liability Management (ALMA)*.
2. Memprediksi kondisi makro ekonomi dan pengaruhnya terhadap suku bunga untuk masa yang akan datang.
3. Mengidentifikasi dan mencari alternatif strategi untuk menghadapi perubahan kondisi yang dapat mempengaruhi aset dan kewajiban Bank.
4. Memonitor likuiditas Bank, risiko pasar, dan *gapping*.
5. Menentukan suku bunga acuan untuk *funding*, *lending*, dan suku bunga antar kantor.

Rapat

Sepanjang tahun 2022, ALCO Bank Ina menyelenggarakan rapat sebanyak 12 kali dengan rata-rata kehadiran anggota sebesar 90%. Setiap hasil rapat dituangkan dalam Notulen atau Risalah ALCO yang dilengkapi dengan daftar hadir peserta.

Realisasi Program Kerja Tahun 2022

Sepanjang tahun 2022, ALCO telah melaksanakan kegiatan-kegiatan berikut.

1. Memelihara kebutuhan likuiditas sepanjang tahun 2022, baik untuk pemenuhan pembayaran dana jatuh tempo maupun kewajiban atas pemberian kredit dan pembelian surat berharga.
2. Melakukan beberapa kali penyesuaian suku bunga (*repricing*) *funding* dan *lending* sesuai dengan kondisi *market* yang mengalami kenaikan mengikut kenaikan *fed rate* yang sangat signifikan selama tahun 2022 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.

Program Kerja Tahun 2023

Program kerja ALCO tahun 2023, antara lain:

1. Menjaga pengelolaan aset dan liabilitas untuk memastikan risiko likuiditas, suku bunga dan nilai tukar terkendali dan sesuai dengan Rencana Bisnis Bank.
2. Mengevaluasi dan menetapkan *pricing* untuk produk Dana Pihak Ketiga, Kredit dan Rekening Antar Kantor.
3. Menetapkan strategi pengelolaan *portfolio* investasi untuk menjaga profitabilitas Bank pada tingkat yang sehat.

Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi merupakan komite pendukung Direksi yang menjalankan fungsi terkait penyusunan rencana strategis teknologi informasi yang searah dengan rencana strategis kegiatan usaha Bank. Komite ini juga berperan dalam merumuskan kebijakan

Independency

Bank Ina guarantees the independency of all ALCO members in carrying out duties and responsibilities. ALCO members always act professionally in the interest of the Bank without any intervention from any party.

Duties and Responsibilities

ALCO has the following duties and responsibilities.

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*.
5. To determine the interest rate benchmark for *funding*, *lending*, and interoffice interest rates.

Meeting

Throughout 2022, Bank Ina's ALCO held 12 meetings with an average attendance of 90%. The meeting results are recorded in the Minutes or ALCO Meetings, which are accompanied by a list of attendees.

Realization of the 2022 Work Program

Throughout 2022, ALCO carried out the following activities.

1. Maintaining liquidity needs throughout 2022, both for fulfilling payment of funds due and obligations for extending credit and purchasing securities.
2. Performing several interest rate adjustments (*repricing*) for *funding* and *lending* according to market conditions which experienced an increase according to the increased *fed rate* which was very significant in 2022 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.

2023 Work Program

ALCO's work program in 2023, among others:

1. Maintaining asset and liability management to ensure liquidity, interest rate, and exchange rate risks are under control and in accordance with the Bank's Business Plan.
2. Evaluating and determining pricing for Third-Party Funds products, Loans, and Inter-Office Accounts.
3. Establishing investment portfolio management strategy to maintain the Bank's profitability at a sound level.

Information Technology Steering Committee

The Information Technology Steering Committee is a supporting committee for the Board of Directors which carries out functions related to the preparation of information technology strategic plan that is in line with the strategic plan for the Bank's business activities.

dan prosedur teknologi informasi yang utama, seperti kebijakan pengamanan dan manajemen risiko teknologi informasi di Bank.

Komposisi Keanggotaan

Komite Pengarah Teknologi Informasi Bank Ina dibentuk sesuai dengan Surat Keputusan No. SK/DIR/065/1221 tentang Penyempurnaan Tata Kerja dan Keanggotaan Komite Pengarah Teknologi Informasi, dengan komposisi keanggotaan sebagai berikut.

Ketua Chairperson	Direktur Utama	President Director
Wakil Ketua Vice Chairperson	Direktur <i>Digital Banking & Technology</i>	Director of Digital Banking & Technology
Sekretaris Secretary	Kepala Divisi <i>Digital Technology</i>	Head of Digital Technology Division
Anggota Members	- Direktur Manajemen Risiko dan Kepatuhan - Direktur <i>Retail Banking</i> - Direktur Keuangan <i>Chief Commercial Banking Officer</i> - Kepala Divisi Manajemen Risiko - Kepala Divisi Komersial <i>Banking</i> - Kepala Divisi <i>Branch Banking</i> - Kepala Divisi Operasional - Kepala Divisi Internal Audit - Kepala Divisi <i>Digital Solution & Partnership</i> - Kepala Divisi <i>Digital Operation</i> - Kepala Departemen <i>Digital Governance</i> - Kepala Departemen Akuntansi dan Perencanaan Keuangan	- Director of Risk Management and Compliance - Director of Retail Banking - Director of Finance - Chief Commercial Banking Officer - Head of Risk Management Division - Head of Commercial Banking Division - Head of Branch Banking Division - Head of Operational Division - Head of Internal Audit Division - Head of Digital Solution & Partnership Division - Head of Digital Operation Division - Head of Digital Governance Department - Head of Accounting and Financial Planning Department

Independensi

Bank Ina menjamin independensi seluruh anggota Komite Pengarah Teknologi Informasi dalam menjalankan tugas dan tanggung jawabnya. Anggota Komite Pengarah Teknologi Informasi senantiasa bertindak secara profesional demi kepentingan Bank tanpa adanya intervensi dari pihak mana pun.

Tugas dan Tanggung Jawab

Komite Pengarah Teknologi Informasi memiliki tugas dan tanggung jawab 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 secara signifikan terhadap kegiatan operasional Bank.
3. Memantau pelaksanaan proyek-proyek teknologi informasi dan menganalisis kesesuaian dengan rencana proyek yang telah disepakati.
4. Menyelesaikan berbagai masalah yang berkaitan dengan penggunaan teknologi yang tidak dapat diselesaikan antara unit kerja pengguna dan unit kerja penyelenggara.
5. Melalui rapat rutin, melakukan evaluasi terhadap penggunaan teknologi dan melakukan penyesuaian yang dibutuhkan sesuai dengan adanya tanggapan dari Otoritas Jasa Keuangan.

This committee also plays a role in formulating key information technology policies and procedures, such as information technology security and risk management policies in the Bank.

Composition

Bank Ina's Information Technology Steering Committee was established under the Decision No. SK/DIR/065/1221 on Improvement of Work Procedures and Composition of the Information Technology Steering Committee, with the following composition.

Independency

Bank Ina guarantees the independency of all members of Information Technology Steering Committee in carrying out duties and responsibilities. Members of Information Technology Steering Committee always act professionally in the interest of the Bank without any intervention from any party.

Duties and Responsibilities

The Information Technology Steering Committee has the following duties and responsibilities.

1. To assist the Board of Directors in formulating policies and procedures related to adequate information technology implementation.
2. To provide recommendations to the Board of Directors in reviewing and approving information technology projects that have a significant impact on the Bank's operational activities.
3. To monitor the implementation of information technology projects and analyze compliance with agreed project plans.
4. To resolve various problems related to the use of technology that cannot be resolved between the user work unit and the administrator work unit.
5. Through regular meetings, to evaluate the use of technology and make necessary adjustments in accordance with the response from the Financial Services Authority.

Rapat

Sepanjang tahun 2022, Komite Pengarah Teknologi Informasi Bank Ina menyelenggarakan rapat sebanyak 3 kali dengan agenda sebagai berikut.

Tanggal Date	Agenda
9 Juni 2022 June 9, 2022	ITSC ke 1 <i>progress update</i> RPTI 2022. 1 st ITSC, progress update of RPTI 2022.
2 September 2022 September 2, 2022	ITSC ke 2 <i>progress update</i> RPTI 2022 dan pembahasan audit. 2 nd ITSC, progress update of RPTI 2022 and audit discussion.
2 November 2022 November 2, 2022	ITSC ke 3 <i>progress update</i> RPTI 2023 serta pembahasan rencana RPTI 2023. 3 rd ITSC, progress update of RPTI 2023 and discussion of the 2023 RPTI plan.

Realisasi Program Kerja Tahun 2022

Sepanjang tahun 2022, Komite Pengarah Teknologi Informasi telah melaksanakan kegiatan-kegiatan berikut.

1. Pengembangan BI-FAST *Phase 1* berupa layanan transfer kredit, infrastruktur milik Bank, dan kerja sama bank sponsor dengan Bank BNI.
2. Pengembangan fitur standar nasional *QR Code - Merchant Presented Mode* (QRIS-MPM).
3. Melakukan penggantian *system ATM switching*.
4. Pengembangan fitur transfer melalui SKN RTGS, transfer ke *virtual account*, *deposito online* dan pembayaran kartu kredit melalui *channel internet banking* dan *mobile banking*.
5. Pengembangan fitur transfer melalui SKN RTGS dan *deposito online* melalui *channel Internet Banking Business*.
6. Pengembangan dan penempatan mesin *cash recycle machine* (CRM) dengan fungsi *setor tunai* dan *tarik tunai*.

Program Kerja Tahun 2023

Program kerja Komite Pengarah Teknologi Informasi tahun 2023, antara lain:

1. Meningkatkan layanan perbankan digital;
2. Menyelenggarakan layanan *Laku Pandai*;
3. Membuat fasilitas kredit berbasis teknologi informasi berupa *digital loan channeling*;
4. Pengembangan produk dan kerja sama berupa migrasi *proprietary API* ke Standar Nasional Open API Pembayaran (SNAP), khususnya untuk layanan *API Virtual Account*;
5. Melakukan kerja sama EDC Debit GPN Bank Ina dengan *merchant aggregator*;
6. Mengembangkan Bank Persepsi pada *channel* Bank Ina, *teller*, *internet banking*, dan *mobile banking*;
7. Mengembangkan fitur rekening dana nasabah untuk kerja sama *wealth management system* berkaitan dengan penjualan produk Bank *assurance*, *retail bonds*, dan *mutual funds* kepada nasabah;
8. Mengembangkan fitur *quick response Indonesian standard* (QRIS) *as issuer* (CPM, TCICO, dan *cross border*);
9. Mengembangkan fitur pembayaran di *merchant online* menggunakan *direct debit online* untuk meningkatkan transaksi digital; serta
10. Mengembangkan BI-Fast *Phase 2* berupa *bulk credit*, *direct debit*, dan *request for payment* (RFP).

Meeting

Throughout 2022, Bank Ina's Information Technology Steering Committee held a total of 3 meetings with the following agenda.

Realization of the 2022 Work Program

Throughout 2022, the Information Technology Steering Committee carried out the following activities.

1. Developing BI-FAST *Phase 1* in the form of credit transfer services, infrastructure owned by the Bank, and cooperation between sponsor banks and Bank BNI.
2. Developing national standard features of *QR Code - Merchant Presented Mode* (QRIS-MPM).
3. Replacing *ATM switching system*.
4. Developing the transfer feature via SKN RTGS, transfer to *virtual account*, *online time deposits* and *credit card payments* through *internet banking* and *mobile banking channel*.
5. Developing transfer feature through SKN RTGS and *online time deposits* through *Internet Banking Business channel*.
6. Developing and placing *cash recycle machine* (CRM) with *cash deposit* and *cash withdrawal functions*.

2023 Work Program

The work program of Information Technology Steering Committee for 2023 includes:

1. Improving digital banking services;
2. Organizing *Laku Pandai* services;
3. Creating information technology-based credit facilities in the form of *digital loan channeling*;
4. Developing product and collaboration in the form of migrating *APIs proprietary* to the National Standard Open API Payment (SNAP), particularly for *API Virtual Account services*;
5. Cooperating with Bank Ina's EDC GPN Debit with *merchant aggregators*;
6. Developing *Collection Bank* on channels of *teller*, *internet banking*, and *mobile banking*;
7. Developing customer fund account features for cooperation of *wealth management system* relating to the sale of Bank *assurance products*, *retail bonds*, and *mutual funds* to customers;
8. Developing *quick response Indonesian standard* (QRIS) feature *as issuer* (CPM, TCICO, and *cross border*);
9. Developing payment features in *online merchant* by using *online direct debit* to increase digital transactions; and
10. Developing BI-Fast *Phase 2* in the form of *bulk credit*, *direct debit*, and *request for payment* (RFP).

Komite Sumber Daya Manusia

Komite Sumber Daya Manusia merupakan komite pendukung Direksi yang menjalankan fungsi untuk menerapkan dan menjalankan strategi berkaitan dengan pengelolaan sumber daya manusia (SDM).

Pedoman Kerja

Pelaksanaan tugas dan tanggung jawab Komite Sumber Daya Manusia berpedoman pada Undang-Undang No. 13 Tahun 2003 tentang Ketenagakerjaan, serta peraturan turunannya.

Komposisi Keanggotaan

Komite Sumber Daya Manusia Bank Ina dibentuk sesuai dengan Surat Keputusan Direksi No. SK/DIR/061/1221 tentang Susunan Komite Sumber Daya Manusia, dengan komposisi keanggotaan sebagai berikut.

Ketua Chairperson	Direktur Utama	President Director
Sekretaris / Anggota Tetap Secretary/Permanent Member	Kepala Divisi <i>Human Capital</i>	Head of Human Capital Division
Anggota Tetap Permanent Members	• Direktur Keuangan • Direktur Manajemen Risiko dan Kepatuhan • Direktur <i>Retail Banking</i> • Direktur <i>Digital Banking</i> • <i>Chief Commercial Banking Officer</i>	• Director of Finance • Director of Risk Management and Compliance • Director of Retail Banking • Director of Digital Banking • <i>Chief Commercial Banking Officer</i>

Independensi

Bank Ina menjamin independensi seluruh anggota Komite Sumber Daya Manusia dalam menjalankan tugas dan tanggung jawabnya. Anggota Komite Sumber Daya Manusia senantiasa bertindak secara profesional demi kepentingan Bank tanpa adanya intervensi dari pihak mana pun.

Tugas dan Tanggung Jawab

Komite Sumber Daya Manusia memiliki tugas dan tanggung jawab sebagai berikut.

1. Memberikan arahan strategi dan Kebijakan Sumber Daya Manusia (SDM) serta memastikan pelaksanaannya berjalan dengan baik.
2. Memutuskan dan mendiskusikan kebijakan-kebijakan remunerasi yang diberikan kepada karyawan.
3. Melakukan evaluasi dan perubahan kebijakan SDM serta memastikan proses penyelesaian terhadap masalah-masalah yang timbul dari penerapan kebijakan SDM.
4. Mendiskusikan dan menyusun struktur organisasi termasuk penetapan posisi/jabatan dalam struktur organisasi.
5. Menetapkan penghargaan kepada karyawan dan sanksi terhadap kasus pelanggaran dan/atau kejahatan yang dilakukan oleh karyawan.

Human Resources Committee

The Human Resources Committee is a supporting committee for the Board of Directors that functions to apply and implement strategies related to human resource (HR) management.

Charter

The implementation of Human Resources Committee's duties and responsibilities refers to Law No. 13 of 2003 on Manpower, and its derivative regulations.

Composition

Bank Ina's Human Resources Committee was established under the Board of Directors' Decision No. SK/DIR/061/1221 on Human Resources Committee's Composition, with the following composition.

Independency

Bank Ina guarantees the independency of all members of Human Resources Committee in carrying out duties and responsibilities. Members of Human Resources Committee always act professionally in the interest of the Bank without any intervention from any party.

Duties and Responsibilities

The Human Resources Committee has the following duties and responsibilities.

1. To provide strategic directions and Human Resources (HR) policies and ensure their implementation goes well.
2. To decide and discuss the remuneration policies given to employees.
3. To evaluate and change HR policies and ensure the resolution process for problems arising from the implementation of HR policies.
4. To discuss and develop organizational structure including to determine positions/ranks in the organizational structure.
5. To determine rewards for employees and sanctions for cases of violations and/or crimes committed by employees.

Rapat

Sepanjang tahun 2022, Komite Sumber Daya Manusia Bank Ina menyelenggarakan rapat sebanyak 4 kali dengan agenda sebagai berikut.

Meeting

Throughout 2022, Bank Ina's Human Resources Committee held 4 meetings with the following agenda.

Tanggal Date	Agenda
7 April 2023 April 7, 2023	Pembahasan penilaian kinerja tahun 2021 dan usulan penyesuaian gaji tahun 2022. Discussion of performance assessment for 2021 and proposed salary adjustments for 2022.
3 Juli 2022 July 3, 2022	Implementasi <i>employee self service</i> (ESS) dan <i>Human Resources</i> (HR) <i>System</i> . Implementation of employee self-service (ESS) and Human Resources (HR) System.
21 November 2022 November 21, 2022	Pembaharuan Kebijakan Perjalanan Dinas. Renewal of Business Travel Policy.
5 Desember 2022 December 5, 2022	Merekomendasikan perbaikan <i>benefit</i> kesehatan dan penunjukan vendor asuransi kesehatan tahun 2023. Recommendation for improvements of health benefits and appointment of health insurance vendor for 2023.

Realisasi Program Kerja Tahun 2022

Sepanjang tahun 2022, Komite Sumber Daya Manusia telah melaksanakan kegiatan-kegiatan berikut.

1. Melakukan pembahasan mengenai hasil penilaian kinerja tahun 2021 dan usulan penyesuaian gaji tahun 2022.
2. Membahas dan menyetujui implementasi *HR System* dalam pengelolaan administrasi karyawan Bank di tahun 2022.
3. Melakukan pembahasan untuk pembaruan Kebijakan Perjalanan Dinas.
4. Melakukan pembahasan dan merekomendasikan beberapa perbaikan untuk *benefit* kesehatan bagi seluruh karyawan, termasuk evaluasi vendor dan penunjukan vendor asuransi kesehatan untuk tahun 2023.

Realization of the 2022 Work Program

Throughout 2022, the Human Resources Committee carried out the following activities.

1. Discussing the 2021 performance assessment results and proposed salary adjustments for 2022.
2. Discussing and approving the implementation of HR System in managing the administration of Bank employees in 2022.
3. Discussing updates for the Business Travel Policy.
4. Discussing and recommending improvements for all employees' health benefit, including vendor evaluation and appointment of health insurance vendors for 2023.

Program Kerja Tahun 2023

Program kerja Komite Sumber Daya Manusia tahun 2023, antara lain:

1. Melakukan pembahasan dan merekomendasikan pembaruan struktur organisasi;
2. Melakukan pembahasan mengenai hasil penilaian kinerja tahun 2022 dan usulan penyesuaian gaji di tahun 2023;
3. Mereview dan memperbarui kebijakan-kebijakan dan fasilitas bagi karyawan;
4. Melakukan pembahasan dan merekomendasikan Kebijakan *Talent Management*; serta
5. Melakukan pembahasan dan merekomendasikan beberapa perbaikan untuk *benefit* kesehatan bagi seluruh karyawan, termasuk evaluasi vendor dan penunjukan vendor asuransi kesehatan untuk tahun 2024.

2023 Work Program

The work program of Human Resources Committee for 2023 includes:

1. Discussing and recommending updates on the organizational structure;
2. Discussing the 2022 performance assessment results and proposed salary adjustments in 2023;
3. Reviewing and updating policies and facilities for employees;
4. Discussing and recommending Talent Management policies; and
5. Discussing and recommending improvements for all employees' health benefit, including vendor evaluation and appointment of health insurance vendors for 2024.

Sekretaris Perusahaan

Corporate Secretary

Sekretaris Perusahaan adalah organ Bank yang diangkat dan diberhentikan oleh Direktur Utama. Sekretaris Perusahaan berfungsi sebagai penghubung antara Bank dengan pemangku kepentingan, dan bertanggung jawab untuk memantau kepatuhan Bank terhadap peraturan perundang-undangan yang berlaku, khususnya di bidang perbankan.

Pedoman Kerja

Sekretaris Perusahaan menjalankan tugas dan tanggung jawabnya dengan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 mengenai Sekretaris Perusahaan.

Profil Sekretaris Perusahaan

Pada tahun 2022, Sekretaris Perusahaan dijabat oleh John Eric Pontoh. Beliau diangkat berdasarkan Surat Keputusan Direksi No. SK/DIR/044/1021. Namun, efektif per 9 Januari 2023, Sekretaris Perusahaan Bank Ina dijabat oleh Feliks Suranta Tarigan berdasarkan Surat Keputusan Direksi No. SK/DIR/006/0123. Profil lengkap Sekretaris Perusahaan telah diungkapkan pada Bab Profil Perusahaan di dalam Laporan Tahunan ini.

Kedudukan Sekretaris Perusahaan

Sekretaris Perusahaan berada di bawah pengawasan Direktur Utama berdasarkan Struktur Organisasi sesuai No. SK/DIR/043/1021 yang berlaku sejak 1 November 2021. Dengan demikian, pelaksanaan tugas dan aktivitas yang dilakukan oleh Sekretaris Perusahaan dilaporkan secara langsung kepada Direktur Utama.

Tugas dan Tanggung Jawab

Sekretaris Perusahaan memiliki tugas dan tanggung jawab 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.

The Corporate Secretary is an organ of the Bank who is appointed and dismissed by the President Director. The Corporate Secretary functions as a liaison between the Bank and stakeholders, and is responsible for monitoring the Bank's compliance with applicable laws and regulations, particularly in the banking sector.

Work Guidelines

The Corporate Secretary carries out the duties and responsibilities by referring to the Financial Services Authority Regulation No. 35/POJK.04/2014 on Corporate Secretary.

Corporate Secretary's Profile

In 2022, the position of Corporate Secretary was held by John Eric Pontoh. He was appointed based on Board of Directors' Decision No. SK/DIR/044/1021. However, effective as of January 9, 2023, the position of Bank Ina's Corporate Secretary was held by Feliks Suranta Tarigan, based on Board of Directors' Decision No. SK/DIR/006/0123. The complete profile of Corporate Secretary has been disclosed in the Company Profile Chapter of this Annual Report.

Corporate Secretary's Position

The Corporate Secretary is under the President Director's supervision based on the Organizational Structure No. SK/DIR/043/1021, effective as of November 1, 2021. Thus, the implementation of Corporate Secretary's duties and activities is reported directly to the President Director.

Duties and Responsibilities

The Corporate Secretary has the following duties and responsibilities.

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. Mendukung Dewan Komisaris dan Direksi dalam hal pelaksanaan rapat dan rapat gabungan, pendistribusian undangan, dan risalah rapat.
5. Memastikan bahwa Pemegang Saham telah mendapatkan hak-haknya, antara lain dalam hal RUPS Tahunan dan RUPS Luar Biasa, serta pencatatan transaksi/perpindahan saham.
6. Melaksanakan keterbukaan informasi sesuai dengan ketentuan peraturan dan perundang-undangan.

Pelaksanaan Tugas

Sepanjang tahun 2022, Sekretaris Perusahaan telah melaksanakan tugas 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 21 kali;
 - 4) Mengadakan RUPS Tahunan dan RUPS Luar Biasa, serta Paparan Publik pada tanggal 3 Juni 2022;
 - 5) Laporan hasil RUPS sebanyak 1 kali; dan
 - 6) Laporan Tahunan Buku 2021 sebanyak 1 kali.
3. Memberikan masukan kepada Direksi melalui penyelenggaraan, yaitu:
 - a. Rapat Direksi sebanyak 48 kali; dan
 - b. Rapat Gabungan Dewan Komisaris dan Direksi sebanyak 6 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.

Pengembangan Kompetensi

Informasi terkait pengembangan kompetensi Sekretaris Perusahaan telah diungkapkan pada bagian Pendidikan dan Pelatihan Organ Tata Kelola Perusahaan bab Profil Perusahaan dalam Laporan Tahunan ini.

4. Supporting the Board of Commissioners and Board of Directors in terms of holding meetings and joint meetings, distributing invitations and minutes of meetings.
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.
6. Conducting information disclosure in accordance with the provisions of laws and regulations.

Implementation of Duties

Throughout 2022, the Corporate Secretary carried out the following duties.

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 21 times;
 - 4) Holding the Annual GMS and Extraordinary GMS, as well as Public Expose on June 3, 2022; and
 - 5) Report on the GMS results 1 time; and
 - 6) 2021 Annual Report, 1 time
3. Providing input to the Board of Directors through holding:
 - a. Board of Directors' meeting 48 times; and
 - b. 6 Joint Meetings of Board of Commissioners and Board of Directors.
4. Preparing and delivering external letters.
5. Coordinating with the media to issue press releases regarding various activities carried out by the Bank, such as the Bank's performance or other activities.

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 berperan untuk melaksanakan kegiatan *assurance* dan *consulting* secara independen dan objektif yang dirancang untuk memberikan nilai tambah dan meningkatkan kualitas operasional Bank. SKAI juga berperan dalam menerapkan pendekatan yang sistematis dan teratur, guna mengevaluasi dan meningkatkan efektivitas pelaksanaan manajemen risiko dan pengendalian internal Bank.

Pedoman Kerja

SKAI menjalankan tugas dan tanggung jawabnya dengan berpedoman pada Piagam Internal Audit yang disahkan pada tanggal 7 Februari 2023. Piagam tersebut ditetapkan oleh Direktur Utama setelah mendapat persetujuan dari Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit dan selanjutnya disosialisasikan ke unit kerja. Piagam tersebut juga senantiasa dikaji paling sedikit 3 tahun sekali untuk disesuaikan dengan perkembangan bisnis Bank. Isi dari piagam tersebut, yaitu:

1. Pendahuluan;
2. Tujuan;
3. Visi dan Misi;
4. Struktur dan Kedudukan Audit Internal;
5. Tugas dan Tanggung Jawab;
6. Wewenang Internal Audit;
7. Sikap Mental dan Kode Etik Audit Internal;
8. Persyaratan Auditor Internal;
9. Pertanggungjawaban Audit Internal;
10. Independensi Audit Internal;
11. Kriteria Penggunaan Tenaga Ahli Eksternal;
12. Syarat dan Ketentuan Independensi;
13. Tanggung Jawab dan Akuntabilitas Kepala Divisi Audit Internal;
14. Persyaratan Pemenuhan Standar Profesional Audit Internal;
15. Prosedur Koordinasi dengan Auditor Eksternal;
16. Rotasi dan Periode Masa Tunggu (*Cooling Off*);
17. Pengendalian Mutu; dan
18. Penutup.

Profil Kepala Satuan Kerja Audit Internal

SKAI Bank Ina dipimpin oleh Kepala Divisi Audit Internal yang diangkat dan diberhentikan oleh Direktur Utama dengan persetujuan Dewan Komisaris dan/atau Komite Audit, untuk selanjutnya dilaporkan kepada Otoritas Jasa Keuangan. Per 31 Desember 2022, Kepala Divisi Audit Internal Bank Ina dijabat

The Internal Audit Work Unit (SKAI) is a supporting organ for the Board of Directors whose role is to carry out assurance and consulting activities independently and objectively, designed to provide added value and improve the quality of the Bank's operations. SKAI also plays a role in implementing a systematic and orderly approach, in order to evaluate and improve the effectiveness of risk management implementation and the Bank's internal control.

Charter

SKAI carries out its duties and responsibilities by referring to the Internal Audit Charter, which was ratified on February 7, 2023. The Charter is stipulated by the President Director after obtaining approval from the Board of Commissioners, by considering recommendations from the Audit Committee and then disseminating it to work units. The Charter is also constantly reviewed at least once every 3 years to adapt to the Bank's business development. The Charter's contents are:

1. Introduction;
2. Objective;
3. Vision and Mission;
4. Internal Audit Structure and Position;
5. Duties and Responsibilities;
6. Internal Audit Authority;
7. Internal Audit Mental Attitude and Code of Ethics;
8. Internal Auditor Requirements;
9. Internal Audit Responsibility;
10. Internal Audit Independency;
11. Criteria for Using External Experts;
12. Terms and Conditions of Independency;
13. Responsibilities and Accountability of Head of Internal Audit Division;
14. Requirements for Compliance with Internal Audit Professional Standards;
15. Coordination Procedures with External Auditors;
16. Rotation and Cooling Off Period;
17. Quality Control; and
18. Closing.

Profile of Head of Internal Audit Work Unit

Bank Ina's SKAI is led by the Head of Internal Audit Division who is appointed and dismissed by the President Director with the approval of the Board of Commissioners and/or the Audit Committee, to be subsequently reported to the Financial Services Authority. As of December 31, 2022, the position of Bank Ina's Head of Internal Audit

oleh Usep Hanafiah Dahlan berdasarkan Surat Keputusan Direksi No. SK/DIR/022/0822 tanggal 22 Agustus 2022. Profil lengkap beliau telah diungkapkan pada bagian Profil Pejabat Eksekutif bab Profil Perusahaan dalam Laporan Tahunan ini.

Jumlah Auditor Internal

Per Desember 2022, Auditor Internal Bank Ina berjumlah 7 orang, termasuk Kepala Divisi Audit Internal.

Kualifikasi dan Sertifikasi Personil

Bank Ina berupaya untuk memenuhi seluruh ketentuan terkait perbankan, termasuk Peraturan Bank Indonesia No. 12/7/PBI/2010 perihal Sertifikasi Manajemen Risiko bagi Pengurus dan Pejabat Bank Umum. Pada tahun 2022, Auditor SKAI telah memiliki sertifikasi *Qualified Internal Audit (QIA)* yang terdiri dari 1 orang sertifikasi Manajemen Risiko level 2 sebanyak 4 orang; level 1 sebanyak 2 orang; dan 2 orang telah memiliki sertifikasi internal auditor. Selain itu, Bank Ina menjamin seluruh auditor internal menjalankan tugas dengan secara profesional dan independen, tidak memiliki hubungan kekerabatan sampai derajat kedua, baik vertikal ataupun horizontal dengan Pemegang Saham, anggota Dewan Komisaris, anggota Direksi, serta auditor di luar SKAI.

Kedudukan SKAI

SKAI berada di bawah pengawasan Direktur Utama dan bertanggung jawab secara langsung kepada Direktur Utama terkait pelaksanaan tugas dan tanggung jawabnya. SKAI juga memiliki wewenang untuk berkomunikasi langsung dengan Dewan Komisaris melalui Komite Audit mengenai pelaksanaan dan hasil audit.

Tugas dan Tanggung Jawab

SKAI memiliki tugas dan tanggung jawab 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.
4. Memberikan saran perbaikan dan informasi yang obyektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen.

Division is held by Usep Hanafiah Dahlan based on the Board of Directors' Decision No. SK/DIR/022/0822 dated August 22, 2022. His complete profile has been disclosed in the Executive Officer Profile section of the Company Profile chapter in this Annual Report.

Number of Internal Auditors

As of December 2022, there are 7 Internal Auditors of Bank Ina, including the Head of Internal Audit Division.

Personnel Qualification and Certification

Bank Ina strives to comply with all banking-related regulations, including Bank Indonesia Regulation No. 12/7/PBI/2010 on Risk Management Certification for Management and Officers of Commercial Banks. In 2022, SKAI Auditors obtained certifications as follows: 1 certified person of Qualified Internal Audit (QIA), 4 certified persons of Risk Management level 2; 2 certified persons of level 1; and 2 certified persons of internal auditor certification. In addition, Bank Ina guarantees that all internal auditors carry out their duties professionally and independently, not having kinship 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 of SKAI.

SKAI position

SKAI is under the President Director's supervision and is directly responsible to the President Director regarding the implementation of its duties and responsibilities. SKAI also has the authority to communicate directly with the Board of Commissioners through the Audit Committee regarding audit implementation and results.

Duties and Responsibilities

SKAI has the following duties and responsibilities.

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.
4. To provide suggestions for improvement and objective information about the activities audited at all levels of management.

Pelaksanaan Tugas

Sepanjang tahun 2022, SKAI telah melaksanakan tugas dan tanggung jawabnya dengan baik dan efektif, yang dijelaskan sebagai berikut.

1. Pemeriksaan wajib (*mandatory audit*) berdasarkan ketentuan yang berlaku, yaitu Data Penjaminan Simpanan, *Internal Capital Adequacy Assessment Process* (ICAAP), Sistem Layanan Informasi Keuangan (SLIK), Laporan Harta Kekayaan Penyelenggara Negara (LHPK) (pemeriksaan SKN, RTGS, BI-SSSS, BI-ETP dan KPDHN).
2. Pemeriksaan *Information Technology* terkait *Security Audit* Sistem BI-RTGS SKN, *Management Project Technology Information* (IT), serta aplikasi APU-PPT.
3. Pemeriksaan terkait *Internal Security Audit* Sistem BI-RTGS SKN.
4. Pemeriksaan Kantor Cabang Ariobimo dan Kantor Cabang Malang.
5. Pemeriksaan khusus terkait dengan *case* atau *fraud* yang terjadi di Bank sebanyak 9 pemeriksaan.

Temuan dan Tindak Lanjut

Pada setiap tahun buku, SKAI melakukan sistem peninjauan ulang yang sesuai dan memadai terkait temuan audit yang diterima dari masing-masing auditor. Hasil dari audit tersebut kemudian dianalisis dan dilaporkan kepada Direksi sebagai temuan yang perlu untuk ditindaklanjuti. Informasi terkait data tindak lanjut audit Bank Ina sepanjang tahun 2022 diungkapkan sebagai berikut.

Status	Total Temuan Total Findings	Percentage Percentage (%)
<i>In Progress</i>	18	11,32
<i>Extend</i>	2	1,26
<i>Closed (Done)</i>	139	87,42
Total	159	100,00

Penilaian Kinerja

Penilaian kinerja personil SKAI mengacu pada pencapaian *key performance indicator* (KPI) yang telah ditetapkan pada awal tahun buku. Beberapa KPI yang digunakan dalam penilaian kinerja SKAI, di antaranya tingkat pemenuhan sasaran audit, tingkat keakuratan dan relevansi hasil audit, tingkat kepuasan penggunaan jasa SKAI, efisiensi dan efektivitas SKAI, serta tingkat kepatuhan dengan standar profesional.

Pengembangan Kompetensi

Informasi terkait pengembangan kompetensi Kepala Divisi Audit Internal telah diungkapkan pada bagian Pendidikan dan Pelatihan Organ Tata Kelola Perusahaan bab Profil Perusahaan dalam Laporan Tahunan ini.

Implementation of Duties

Throughout 2022, SKAI carried out its duties and responsibilities properly and effectively, as follows.

1. Mandatory audit based on the applicable provisions, namely Deposit Insurance Data, Internal Capital Adequacy Assessment Process (ICAAP), Financial Information Service System (SLIK), State Officials Wealth Report (LHPK) (audit of SKN, RTGS, BI-SSSS, BI-ETP, and KPDHN).
2. Audit of Information Technology related to Security Audit of BI-RTGS SKN System, Information Technology (IT) Project Management, and AML-CTF applications.
3. Audit of Internal Security Audit of BI-RTGS SKN System.
4. Audit of Ariobimo Branch Office and Malang Branch Office.
5. Special audit related to case or fraud that occurred in the Bank as many as 9 audits.

Findings and Follow Up

In each financial year, SKAI conducts an appropriate and adequate review system regarding audit findings received from each auditor. The audit results are then analyzed and reported to the Board of Directors as findings requiring follow up. Information related to Bank Ina's audit follow-up data throughout 2022 is disclosed as follows.

Performance Assessment

Performance assessment of SKAI personnel refers to achievements of key performance indicator (KPI) set at the beginning of the financial year. Several KPIs are used in assessing SKAI performance, including the fulfillment level of audit objectives, the level of accuracy and relevance of audit results, the satisfaction level with the use of SKAI's services, efficiency and effectiveness of SKAI, and compliance level with professional standards.

Competency Development

Information related to competency development of the Head of Internal Audit Division has been disclosed in the Education and Training section of Corporate Governance Organs in the Company Profile chapter in this Annual Report.

Akuntan Publik

Public Accountant

Akuntan publik (AP) merupakan pihak eksternal yang ditunjuk oleh Bank untuk melakukan proses audit terhadap Laporan Keuangan Bank dengan bertindak independen dan wajar sesuai dengan Standar Akuntansi Keuangan (SAK) yang diberlakukan oleh regulator.

A public accountant (AP) is an external party appointed by the Bank to carry out an audit process on the Bank's Financial Statements by acting independently and fairly in accordance with the Financial Accounting Standards (SAK) enforced by the regulator.

Penunjukan KAP

KAP dan AP Bank Ina ditunjuk dan ditetapkan pada saat penyelenggaraan RUPS, dengan mempertimbangkan rekomendasi dari Komite Audit. Hasil pertimbangan Komite Audit tersebut disampaikan kepada Dewan Komisaris melalui Surat Memo Komite Audit No. MEMO/KA/005/1122 tentang Rekomendasi Penunjukan Kantor Akuntan Publik dan Memo Dewan Komisaris No. MEMO/KOM/008/1122 tentang Rekomendasi Penunjukan Kantor Akuntan Publik. Proses penunjukan dan penetapan tersebut juga dilakukan dengan memperhatikan ketentuan Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2017. Berdasarkan hasil keputusan RUPS Tahunan 2022, Bank menunjuk AP Christophorus Alvin Kossim dan KAP Purwanto, Sungkoro & Surja (*Member of Ernst & Young*) untuk melakukan audit Laporan Keuangan tahun buku 2022. Penunjukan ini telah disahkan berdasarkan Surat Keputusan No. MEMO/KOM/008/1122 tanggal 2 November 2022 Perihal Rekomendasi Penunjukan Kantor Akuntan Publik

Appointment of KAP (Public Accounting Firm)

Bank Ina's KAP and AP are appointed and determined at the time of holding the GMS, by considering recommendations from the Audit Committee. The Audit Committee considerations results were submitted to the Board of Commissioners through Audit Committee Memo Letter No. MEMO/KA/005/1122 on Recommendations for Appointment of Public Accounting Firm and Board of Commissioners' Memo No. MEMO/KOM/008/1122 on Recommendations for Appointment of Public Accounting Firm. The process of appointment and determination is also carried out by considering the provisions of Financial Services Authority Regulation No. 13/POJK.03/2017. Based on the 2022 Annual GMS resolutions, the Bank appointed AP Christophorus Alvin Kossim and KAP Purwanto, Sungkoro & Surja (*Member of Ernst & Young*) to audit the Financial Statements for the 2022 financial year. This appointment was approved based on Decision No. MEMO/KOM/008/1122 dated November 2, 2022, on Recommendation for Appointment of a Public Accounting Firm.

Informasi AP dan KAP

Informasi terkait AP dan KAP Bank Ina selama 5 tahun terakhir diungkapkan pada tabel berikut.

Information on AP and KAP

Information regarding Bank Ina's AP and KAP for the last 5 years is disclosed in the following table.

Tahun Year	Kantor Akuntan Publik Public Accounting Firm	Nama Akuntan Accountant Name	Periode Period	Biaya Fee (Rp)	Izin KAP AP Registration
2022	Purwanto, Sungkoro & Surja (<i>Member of Ernst & Young</i>)	Christophorus Alvin Kossim	8	1.447.384.500	Registrasi Akuntan Publik No. AP.1681/25 September 2020 Public Accountant Registration No. AP.1681/September 25, 2020
2021	Purwanto, Sungkoro & Surja (<i>Member of Ernst & Young</i>)	Christophorus Alvin Kossim	7	1.170.000.000	Registrasi Akuntan Publik No. AP.1681/25 September 2020 Public Accountant Registration No. AP.1681/September 25, 2020
2020	Purwanto, Sungkoro & Surja (<i>Member of Ernst & Young</i>)	Christophorus Alvin Kossim	6	999.000.000	Registrasi Akuntan Publik No. AP.1681/19 Mei 2020 Public Accountant Registration No. AP.1681/September 25, 2020
2019	Purwanto, Sungkoro & Surja (<i>Member of Ernst & Young</i>)	Sinarta	5	793.000.000	Registrasi Akuntan Publik No. AP.0701/27 Maret 2020 Public Accountant Registration No. AP.0701/March 27, 2020
2018	Purwanto, Sungkoro & Surja (<i>Member of Ernst & Young</i>)	Yasir	4	643.500.000	Registrasi Akuntan Publik No. AP.0703/27 Maret 2019 Public Accountant Registration No. AP.0703/March 27, 2019

Jasa Lain yang Diberikan

Pada tahun 2022, tidak ada jasa lain yang diberikan KAP Purwanto, Sungkoro & Surja (*Member of Ernst & Young*) kepada Bank selain terkait audit Laporan Keuangan.

Other Services Provided

In 2022, there were no other services provided by KAP Purwanto, Sungkoro & Surja (*Member of Ernst & Young*) to the Bank other than related to the audit of Financial Statements.

Sistem Pengendalian Internal

Internal Control System

Sistem pengendalian internal merupakan sebuah mekanisme proses pengawasan yang ditetapkan oleh Bank secara berkesinambungan, yang kualitas pelaksanaannya dipengaruhi oleh manajemen dan karyawan di setiap jenjang organisasi. Sistem tersebut berperan untuk meminimalkan terjadinya risiko dan menjaga aktivitas operasional Bank agar senantiasa sesuai dengan peraturan dan perundang-undangan yang berlaku.

Penerapan sistem pengendalian di Bank Ina berlandaskan pada Surat Edaran Otoritas Jasa Keuangan No. 35/SEOJK.03/2017 tentang Pedoman Sistem Pengendalian Internal Bagi Bank Umum. Penerapan sistem tersebut kemudian disesuaikan dengan struktur organisasi dan kondisi bisnis Bank terkini. Bank berkomitmen untuk menerapkan sistem pengendalian internal secara keseluruhan dengan baik, sistematis, dan terarah.

Penerapan Sistem Pengendalian Internal dan Kesesuaian dengan COSO

Sistem pengendalian internal Bank Ina telah disesuaikan dan sejalan dengan 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 yang berfungsi sebagai kerangka utama yang secara sistematis dan terintegrasi membentuk suatu sistem pengendalian yang efektif dan efisien.

Penerapan sistem pengendalian internal Bank Ina dan kesesuaiannya dengan *COSO-Internal Control-Integrated Framework* diungkapkan sebagai berikut.

The internal control system is a monitoring process mechanism established by the Bank on an ongoing basis, in which the quality of its implementation is influenced by management and employees at every level of the organization. The system plays a role in minimizing the occurrence of risks and maintaining the Bank's operational activities so that they are always in accordance with the applicable laws and regulations.

The implementation of internal control system at Bank Ina is based on Financial Services Authority Circular No. 35/SEOJK.03/2017 on Guidelines for Internal Control System for Commercial Banks. The implementation of the system is then adjusted to the organizational structure and current business conditions of the Bank. The Bank is committed to implementing an overall good, systematic, and directed internal control system.

Implementation of Internal Control Systems and Conformity with COSO

Bank Ina's internal control system has been adapted and in line with international standards issued by the Committee of Sponsoring Organization of Tradeway Commission (COSO), in the form of criteria of Internal Control-Integrated Framework. In *COSO-Internal Control-Integrated Framework*, there are 5 components of internal control system that function as the main framework that systematically and are integrated to form an effective and efficient control system.

Implementation of Bank Ina's internal control system and its conformity with *COSO-Internal Control-Integrated Framework* is expressed 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. • Menegakkan akuntabilitas.
Penilaian Risiko Risk Assessment	• Demonstrate commitment to the values of integrity and ethics. • Supervisory responsibilities. • Establish structure, authority, and responsibility. • Commitment to competence. • Uphold accountability.
	• Menentukan tujuan yang cocok. • Mengidentifikasi dan menganalisis risiko. • Menilai risiko penipuan. • Mengidentifikasi dan menganalisis perubahan yang signifikan.
	• Determine suitable goals. • Identify and analyze risks. • Assess fraud risk. • Identify and analyze significant changes.

Komponen Pengendalian Internal Internal Control Components	Kesesuaian dengan COSO Conformity with COSO	
Aktivitas Pengendalian Control Activity	- Memilih dan mengembangkan aktivitas pengendalian. - Memilih dan mengembangkan kontrol umum atas teknologi. - Menyebarkan melalui kebijakan dan prosedur.	- Select and develop control activities. - Select and develop general control over technology. - Deploy through policies and procedures.
Informasi dan Komunikasi Information and Communication	- Menggunakan informasi yang relevan. - Berkomunikasi secara internal. - Berkomunikasi secara eksternal.	- Use relevant information. - Communicate internally. - Communicate externally.
Kegiatan Pemonitoran Monitoring Activities	- Melakukan evaluasi yang sedang berjalan dan/atau terpisah. - Mengevaluasi dan mengomunikasikan kekurangan.	- Conduct ongoing and/or separate evaluations. - Evaluate and communicate deficiencies.

Evaluasi Efektivitas Sistem Pengendalian Internal

Evaluasi efektivitas sistem pengendalian internal dilakukan terhadap rancangan dan pelaksanaan pengendalian. Pelaksanaan evaluasi operasional dilakukan secara rutin oleh SKAI di masing-masing unit kerja. Hasil pemeriksaan tersebut selanjutnya disampaikan kepada Direktur Utama dan Komisaris Utama untuk ditindaklanjuti.

Evaluation of the Effectiveness of Internal Control System

Evaluation of the effectiveness of internal control system is carried out on the design and implementation of controls. Operational evaluation is carried out routinely by SKAI in each work unit. The audit results are then submitted to the President Director and President Commissioner for follow up.

Pernyataan Dewan Komisaris dan Direksi atas Kecukupan Sistem Pengendalian Internal

Pada tahun 2022, Dewan Komisaris dan Direksi telah melakukan penilaian terhadap penerapan sistem pengendalian internal. Dewan Komisaris dan Direksi memandang bahwa penerapan sistem tersebut cukup efektif dalam mengawasi aktivitas operasional, keuangan, dan tata kelola yang sesuai dengan peraturan perundang-undangan. Hasil penilaian tersebut kemudian dijadikan tolak ukur untuk meningkatkan penerapan sistem pengendalian internal Bank di periode berikutnya yang disesuaikan dengan perkembangan bisnis perbankan.

Statement of the Board of Commissioners and Board of Directors on the Adequacy of Internal Control System

In 2022, the Board of Commissioners and Board of Directors assessed the implementation of internal control system. The Board of Commissioners and Board of Directors view that the implementation of the system is quite effective in overseeing operational, financial, and governance activities in accordance with laws and regulations. The assessment results are then used as benchmarks to improve the implementation of the Bank's internal control system in the next period which is adjusted to the banking business development.

Permodalan dan Praktik Manajemen Risiko

Capital and Risk Management Practices

Dasar Penerapan

Dasar penerapan pengelolaan permodalan dan Manajemen risiko Bank Ina merujuk pada beberapa ketentuan berikut.

1. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum.
2. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.
3. Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum.
4. Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi Oleh Bank Umum.
5. Surat Edaran Otoritas Jasa Keuangan No. 13/ SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.
6. Surat Edaran Otoritas Jasa Keuangan No. 14/ SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum.
7. Surat Edaran Otoritas Jasa Keuangan No. 34/ SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.

Pengungkapan Permodalan

Struktur Permodalan

Struktur modal Bank Ina terdiri dari:

1. Modal Inti (Tier 1)

a. Modal Inti Utama

1) Modal Disetor

Modal disetor Bank per posisi 31 Desember 2022 sebesar Rp593,71 miliar. Penambahan modal disetor terakhir berasal dari dana hasil pelaksanaan PUT III pada tahun 2021. Pelaksanaan PUT III menghasilkan dana bersih sebesar Rp1.184,1 miliar yang sebagian telah dibukukan oleh Bank sebagai modal disetor sebesar Rp28,27 miliar dan agio saham sebesar Rp1.155,83 miliar.

2) Cadangan Tambahan Modal

a) Faktor Penambah

Pelaksanaan PUT IV yang telah dilaksanakan pada akhir tahun 2022 menghasilkan dana bersih sebesar Rp794,71 miliar yang saat ini telah dibukukan sebagai dana setoran modal setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan dalam Surat Otoritas Jasa Keuangan No. S-184/PB.31/2022 tanggal 28 Desember 2022. Sementara itu, agio saham tercatat sebesar Rp1.707,34 miliar dan faktor penambah berupa pembentukan cadangan umum sebesar Rp33,59 miliar, dan terdapat akumulasi dari laba ditahan sebesar Rp60,14 miliar dan laba tahun berjalan sebesar Rp157,05 miliar.

Basis of Implementation

The basis for implementing Bank Ina's capital management and risk management refers to the following provisions.

1. Financial Services Authority Regulation No. 55/POJK.03/2016 on Implementation of Governance for Commercial Banks.
2. Financial Services Authority Regulation No. 18/POJK.03/2016 on Implementation of Risk Management for Commercial Banks.
3. Financial Services Authority Regulation No. 4/POJK.03/2016 on Assessment of Soundness Level of Commercial Banks.
4. Financial Services Authority Regulation No. 11/POJK.03/2022 on Implementation of Information Technology by Commercial Banks.
5. Financial Services Authority Circular No. 13/ SEOJK.03/2017 on Implementation of Governance for Commercial Banks.
6. Financial Services Authority Circular No. 14/SEOJK.03/2017 on Soundness Level of Commercial Banks.
7. Financial Services Authority Circular No. 34/SEOJK.03/2016 on Implementation of Risk Management for Commercial Banks.

Capital Disclosure

Capital Structure

Bank Ina's capital structure consists of:

1. Core Capital (Tier 1)

a. Common Equity Tier 1

1) Paid-up capital

The Bank's paid-in capital as of December 31, 2022, was Rp593.71 billion. The latest additional paid-in capital came from proceeds from the implementation of PUT III in 2021. PUT III implementation resulted in net proceeds of Rp1,184.1 billion, some of which were recorded by the Bank as paid-in capital of Rp28.27 billion and share premium of Rp1,155.83 billion.

2) Disclosed Reserve

a) Additional Factor

PUT IV was carried out at the end of 2022 and generated net proceeds of Rp794.71 billion which has now been recorded as a capital deposit fund after obtaining approval from the Financial Services Authority in Financial Services Authority Letter No. S-184/PB.31/2022 dated December 28, 2022. Meanwhile, share premium was recorded at Rp1,707.34 billion, an additional factor in the form of forming general reserves of Rp33.59 billion, an accumulation of retained earnings of Rp60.14 billion, and profit for the year of Rp157.05 billion.

b) Faktor Pengurang

Faktor pengurang dalam perhitungan permodalan posisi 31 Desember 2022 berasal dari:

- Potensi kerugian dari penurunan nilai wajar aset keuangan yang diukur pada nilai wajar sebesar Rp50,71 miliar; dan
- Kewajiban penyisihan penghapusan aset (PPA) aset non-produktif yang wajib dibentuk sebesar Rp3,16 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 Rp20,60 miliar, dan perhitungan pajak tangguhan sebesar Rp44,91 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 penyisihan penilaian kualitas aset (PPKA) atas aset produktif yang wajib dibentuk tercatat sebesar Rp125,80 miliar. Sementara itu, penempatan dana pada instrumen tier 2 pada bank lain Rp10,46 miliar, sehingga modal pelengkap (tier 2) sebesar Rp115,33 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 Deputi Gubernur Bank Indonesia No. 17/46/DpG/DKMP tentang Kewajiban Pembentukan *Countercyclical Buffer* sebesar 0% telah diberlakukan efektif per 1 Januari 2016, dan sesuai dengan Siaran Pers Bank Indonesia tanggal 20 Oktober 2022 yang belum ada perubahan.

3. Capital Surcharge

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

Kecukupan Permodalan

Profil risiko Bank Ina adalah peringkat 2 atau “**Low to Moderate**.” Dengan demikian, sesuai 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

b) Deduction Factor

The deducting factor in the calculation of capital for the position of December 31, 2022, comes from:

- Potential losses from a decrease in the fair value of financial assets measured at fair value of Rp50.71 billion; and
- Obligation for allowance for possible write-offs (PPA) of non-earning assets that must be established is Rp3.16 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 Rp20.60 billion, and deferred tax calculations of Rp44.91 billion.

b. Additional Tier 1

Bank Ina does not have instruments that can be categorized as additional tier 1.

2. Complementary Capital (Tier 2)

The total reserve for provision for asset quality assessment (PPKA) for earning assets that must be formed is recorded at Rp125.80 billion. Meanwhile, placement of funds in tier 2 instruments at other banks is Rp10.46 billion, and thus, supplementary capital (tier 2) was Rp115.33 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 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's risk profile is rated 2 or “**Low to Moderate**.” Thus, according to Financial Services Authority Regulation No. 11/POJK.03/2016 on Minimum Capital Requirements for Commercial Banks, the Bank is required to provide a minimum capital of 9% to less than 10% of the total Risk Weighted Assets

Tertimbang Menurut Risiko (ATMR). Per Desember 2022, Bank mempunyai total modal sebesar Rp3.334,75 miliar dengan rasio sebesar 31,12% dari total ATMR. Berdasarkan jumlah modal dan rasio tersebut, Bank mempunyai kondisi yang baik dalam mengabsorpsi potensi risiko bisnis Bank.

Pengungkapan Manajemen Risiko

Penerapan sistem manajemen risiko Bank berpedoman pada Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 yang pelaksanaannya diatur dalam Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 dan Kebijakan Manajemen Risiko. Penerapan sistem tersebut ditujukan untuk:

1. Menciptakan budaya kesadaran pentingnya manajemen risiko di seluruh elemen perusahaan;
2. Meningkatkan praktik tata kelola yang baik serta fungsi identifikasi, pengukuran, pemantauan dan pengendalian risiko Bank;
3. Memberikan laporan dan rencana mitigasi atas risiko-risiko utama Bank, secara periodik dan proporsional, kepada Direksi dan Komisaris;
4. Memastikan bahwa rencana mitigasi risiko dilakukan secara memadai dengan cara yang efektif untuk meminimalkan dampak dan kemungkinan terjadinya risiko tersebut sehingga tidak mengganggu kelangsungan usaha Bank; dan
5. Memastikan adanya koordinasi dan komunikasi yang memadai di antara semua fungsi manajemen risiko dalam Bank.

Sementara itu, pengelolaan manajemen risiko Bank Ina disesuaikan dengan ketentuan regulator yang meliputi 4 pilar berikut.

1. Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi bertanggung jawab atas efektivitas penerapan manajemen risiko di Bank Ina. Dewan Komisaris dan Direksi memberikan arahan serta melakukan pengawasan dan mitigasi secara aktif dan mengembangkan budaya manajemen risiko. Selain itu, Dewan Komisaris dan Direksi juga memastikan struktur organisasi yang 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. Dalam melaksanakan kewajiban tersebut, Dewan Komisaris dibantu oleh Komite Audit, Komite Nominasi dan Remunerasi, serta Komite Pemantau Risiko.

2. Kecukupan Kebijakan dan Prosedur Manajemen Risiko serta Penetapan Limit Risiko

Pedoman Penerapan Manajemen Risiko Bank Ina dituangkan dalam Kebijakan Manajemen Risiko yang disetujui oleh Dewan Komisaris. Pedoman, kebijakan, dan prosedur manajemen risiko tersebut disusun dengan memperhatikan kompleksitas kegiatan usaha, profil risiko, dan tingkat risiko yang akan diambil serta peraturan yang ditetapkan otoritas dan/atau praktik perbankan yang sehat. Dalam rangka pengendalian

(ATMR). As of December 2022, the Bank has a total capital of Rp3,334.75 billion with a ratio of 31.12% of the total RWA. Based on the total capital and this ratio, the Bank has a good condition in managing the Bank's business risks.

Risk Management Disclosure

The implementation of the Bank's risk management system is guided by the Financial Services Authority Regulation No. 18/POJK.03/2016 whose implementation is regulated in the Financial Services Authority Circular No. 34/SEOJK.03/2016 and Management Policy No. RMG/01-010/01/0319 regarding Risk Management Guidelines. The application of the system 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, Bank Ina's risk management is adjusted to regulatory provisions covering the following 4 pillars.

1. Active Supervision of the Board of Commissioners and Board of Directors

The Board of Commissioners and Board of Directors are responsible for the effectiveness of risk management implementation at Bank Ina. The Board of Commissioners and Board of Directors provide direction as well as actively monitor and mitigate and develop a risk management culture. In addition, the Board of Commissioners and Board of Directors also ensure adequate organizational structure, define clear duties and responsibilities for each unit, and ensure adequate quantity and quality of human resources to support the implementation of risk management effectively. In carrying out these obligations, the Board of Commissioners is assisted by the Audit Committee, the Nomination and Remuneration Committee, and the Risk Monitoring Committee.

2. Adequacy of Risk Management Policies and Procedures and Determination of Risk Limits

The Guidelines for Implementation of Bank Ina's Risk Management are outlined in the Risk Management Policy approved by the Board of Commissioners. These risk management guidelines, policies and procedures are prepared by considering the complexity of business activities, risk profile and level of risk to be taken as well as regulations stipulated by the authorities and/or sound banking practices. In order

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.

Selain itu, kebijakan pengelolaan risiko juga dituangkan dalam Rencana Bisnis Bank (RBB) yang disusun secara berkala setiap awal tahun sesuai dengan visi, misi, strategi bisnis, kecukupan permodalan, kemampuan SDM, dan *risk appetite* Bank. Kebijakan tersebut senantiasa disesuaikan dengan perkembangan/perubahan yang terjadi, baik internal maupun eksternal, serta memperhitungkan dampaknya terhadap permodalan terutama pemenuhan kewajiban penyediaan modal minimum (KPMM).

3. Kecukupan Proses Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko

Identifikasi risiko dilakukan terhadap seluruh aktivitas bisnis Bank dan dilakukan dalam rangka menganalisis sumber dan kemungkinan timbulnya risiko dan dampaknya terhadap Bank Ina. Sementara itu, pengukuran risiko dilakukan secara berkala terhadap produk, portofolio transaksi, serta aktivitas bisnis untuk mengukur eksposur risiko Bank sebagai acuan untuk melakukan pengendalian risiko. Di sisi lain, pemantauan terhadap hasil pengukuran risiko dilakukan oleh unit kerja pelaksana atau Divisi Manajemen Risiko. Hasil pemantauan tersebut selanjutnya disajikan dalam laporan berkala yang disampaikan kepada Manajemen Bank dalam rangka mitigasi risiko dan tindakan yang diperlukan.

4. Sistem informasi Manajemen Risiko dan Sistem Pengendalian Internal yang Menyeluruh

Sistem informasi manajemen risiko dikembangkan sesuai dengan kebutuhan Bank dalam rangka penerapan manajemen risiko yang efektif. Sistem informasi manajemen risiko yang dihasilkan disesuaikan dengan karakteristik dan kompleksitas kegiatan usaha Bank, serta adaptif terhadap perubahan.

Sejalan dengan itu, penerapan sistem pengendalian yang menyeluruh juga dioptimalkan untuk mengurangi terjadinya risiko yang berdampak signifikan. Oleh karena itu, SKAL senantiasa memperbarui dan mengevaluasi pengendalian internal Bank untuk disesuaikan dengan profil risiko dan perkembangan bisnis terkini. Dewan Komisaris dan Direksi Bank bertanggung jawab untuk melakukan penilaian terhadap penerapan pengendalian internal yang menyeluruh setiap tahun buku.

to control risk effectively, policies and procedures are based on a risk management strategy that is complemented by risk tolerance and risk limits. Determination of risk tolerance and risk limits is carried out by considering the level of risk to be taken and the overall strategy of the Bank.

Furthermore, the risk management policy is also outlined in the Bank's Business Plan (RBB) which is prepared periodically at the beginning of each year in accordance with the vision, mission, business strategy, capital adequacy, HR capabilities, and risk appetite of the Bank. This policy is always adjusted to developments/changes that occur, both internally and externally, and considers the impact on capital, especially the fulfillment of minimum capital adequacy requirement (KPMM).

3. Adequacy of Risk Identification, Measurement, Monitoring, and Control Processes

Risk identification is carried out on all business activities of the Bank and is carried out in order to analyze the sources and possibilities of risks and their impact on Bank Ina. Meanwhile, risk measurement is carried out periodically on products, transaction portfolios, and business activities to measure the Bank's risk exposure as a reference for carrying out risk control. On the other hand, monitoring of the risk measurement results is carried out by the implementing work unit or the Risk Management Division. The monitoring results are then presented in periodic reports submitted to the Bank's Management in order to mitigate risks and necessary actions.

4. Comprehensive Risk Management Information System and Internal Control System

The risk management information system is developed according to the needs of the Bank in order to implement effective risk management. The resulting risk management information system is adapted to the characteristics and complexity of the Bank's business activities, and adaptive to changes.

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, SKAL constantly updates and evaluates the Bank's internal controls to suit the risk profile and the latest business developments. The Board of Commissioners and Board of Directors of the Bank are responsible for evaluating the implementation of comprehensive internal controls every financial year.

Organisasi dan Tata kelola Manajemen Risiko

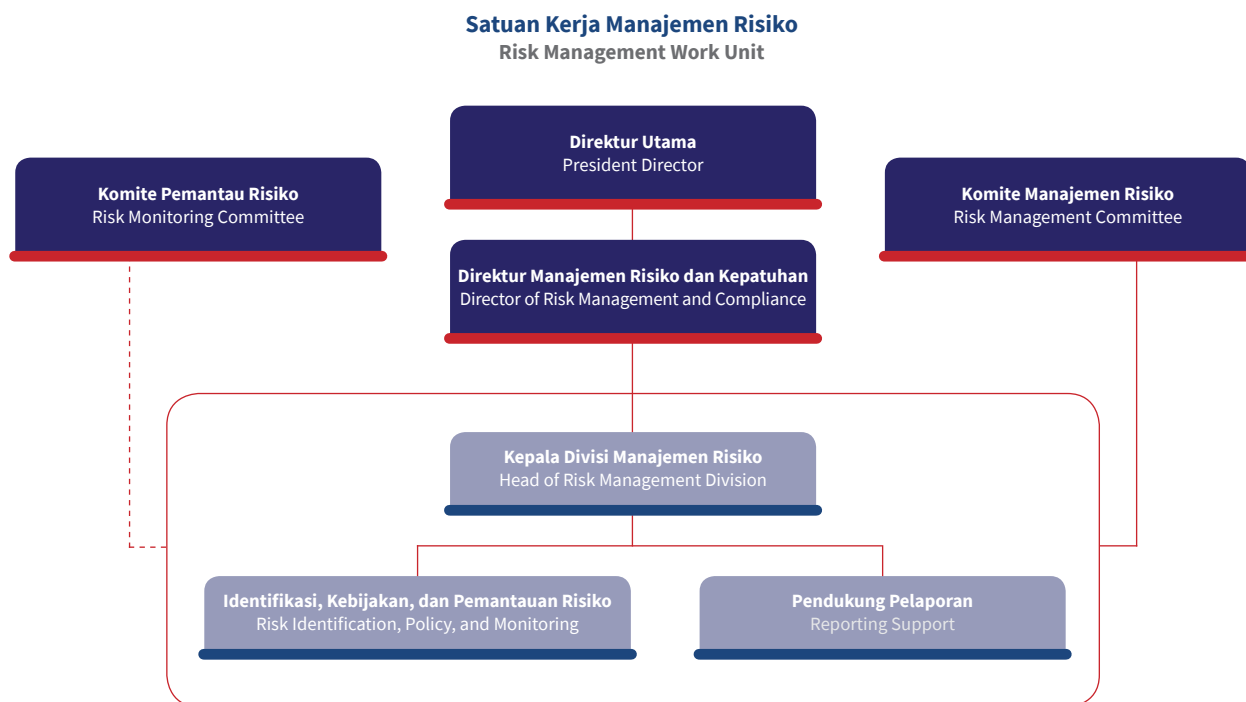
Bank Ina berkomitmen untuk menerapkan sistem manajemen risiko yang sistematis dan terarah. Oleh sebab itu, Bank membentuk Komite Manajemen Risiko dan Divisi Manajemen risiko yang independen terhadap satuan kerja operasional dan bisnis. Bank

Risk Management Organization and Governance

Bank Ina is committed to implementing a systematic and directed risk management system. Therefore, the Bank has established a Risk Management Committee and a Risk Management Division that are independent of the operational and business work units.

juga membentuk unit kerja *Digital Governance* untuk mendukung aktivitas *digital banking*. Informasi terkait organisasi manajemen risiko digambarkan pada bagan berikut.

The Bank also forms a Digital Governance work unit to support digital banking activities. Information related to risk management organization is described in the following chart.



Divisi Manajemen Risiko

Bank Ina membentuk Divisi Manajemen Risiko yang bertanggung jawab dalam menjalankan fungsi tata kelola manajemen risiko secara independen. Sebagai *second line of defense*, Divisi Manajemen Risiko dapat bekerja sama dan bermitra dengan seluruh unit bisnis dan unit pendukung, mulai dari level strategis sampai dengan level transaksi dalam rangka membangun proses identifikasi, pengukuran, pemantauan, pengendalian, dan 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. Profil Kepala Divisi Manajemen Risiko telah diungkapkan pada bagian Profil Pejabat Eksekutif bab Profil Perusahaan dalam Laporan Tahunan ini.

Tanggung Jawab dan Wewenang Divisi Manajemen Risiko

Tanggung jawab dan wewenang Divisi Manajemen Risiko diungkapkan sebagai berikut.

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.

Risk Management Division

Bank Ina established a Risk Management Division which is responsible for carrying out the risk management governance function independently. As a second line of defense, the Risk Management Division can work together and partner with all business units and support units, from the strategic level to the transaction level in order to build processes of identification, measurement, monitoring, control, and information systems, as well as a comprehensive internal control system.

The Risk Management Division is led by the Head of Risk Management Division who reports directly to Director of Risk Management and Compliance. The profile of Head of Risk Management Division has been disclosed in the Executive Officer Profile section of the Company Profile chapter in this Annual Report.

Responsibilities and Authorities of Risk Management Division

The responsibilities and authorities of the Risk Management Division are disclosed as follows.

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. 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.

Fokus dan Realisasi Program Kerja Manajemen Risiko

Perekonomian nasional di tahun 2022 sudah menunjukkan perbaikan sejalan dengan meredanya pandemi Covid-19 yang terjadi sejak awal tahun 2020. Bank memberikan relaksasi kredit terhadap debitur-debitur terdampak Covid-19 melalui program restrukturisasi kredit dengan mengacu kepada ketentuan relaksasi kredit yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Coronavirus Disease 2019* (Covid-19).

Pelaksanaan restrukturisasi kredit terhadap debitur terdampak Covid-19 di Bank Ina secara internal diatur dalam Memo/KSP/020/0321 perihal Persetujuan Perpanjangan Perlakuan Khusus dan Relaksasi terkait Dampak Covid-19 terhadap Debitur Bank Ina yang merupakan perpanjangan dari Memo/KSP/006/0320 perihal Persetujuan Kebijakan Perlakuan Khusus dan Relaksasi terkait Dampak Covid-19 terhadap Debitur. Per posisi akhir Desember 2022, jumlah *outstanding* debitur restrukturisasi kredit Covid-19 sebesar Rp386,05 miliar (3,96% dari total kredit), menurun dibandingkan posisi Desember 2021 sebesar Rp399,7 miliar atau

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.

Focus and Realization of Risk Management Work Program

The national economy in 2022 showed improvement in line with the easing of the Covid-19 pandemic that has occurred since the beginning of 2020. The Bank provides credit relaxation to debtors affected by Covid-19 through a credit restructuring program with reference to the credit relaxation provisions stipulated in the Financial Service Authority Regulation No. 11/POJK.03/2020 on National Economic Stimulus as a Countercyclical Policy for the Impact of the Coronavirus Disease 2019 (Covid-19) Spread.

The implementation of credit restructuring for debtors affected by Covid-19 at Bank Ina is internally regulated in Memo/KSP/020/0321 regarding Approval for Extension of Special Treatment and Relaxation related to the Impact of Covid-19 on Bank Ina's Debtors which is an extension of Memo/KSP/006/0320 regarding Approval of Special Treatment and Relaxation Policies related to the Impact of Covid-19 on Debtors. As of the end of December 2022, the outstanding number of Covid-19 credit restructuring debtors was Rp386.05 billion (3.96% of total loans), decreasing compared to that of December 2021 of Rp399.7 billion or 10.78% of total loans. The

10,78% dari total kredit. Bank memastikan bahwa pelaksanaan restrukturisasi kredit tersebut telah sesuai dengan ketentuan yang berlaku dan risiko-risiko yang mungkin terjadi dimitigasi melalui pembentukan CKPN secara memadai.

Pengembangan bisnis Bank melalui produk dan aktivitas baru untuk menuju era *digital banking* telah berjalan secara berkesinambungan. Proses pengajuan lisensi produk dan aktivitas baru kepada otoritas yang berwenang masih terus berjalan untuk memenuhi ketentuan yang berlaku. Penetrasi pasar terus dilakukan dengan rencana pembukaan kantor cabang baru di beberapa kota di Indonesia untuk memperluas jangkauan target pasar dalam rangka mendukung pemasaran produk dan aktivitas baru, serta untuk menggarap sektor bisnis UMKM. Selain itu, aktivitas sebagai Bank Devisa yang telah diimplementasikan sejak tanggal 23 September 2020 telah menunjukkan perkembangan yang baik.

Sejalan dengan hal tersebut, kebijakan manajemen risiko di tahun 2022 memberikan arah penekanan pada upaya untuk meningkatkan efektivitas pengendalian risiko terhadap perkembangan penyaluran dana Bank 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.

Pengembangan Kompetensi Divisi Manajemen Risiko

Bank Ina mengikutsertakan personel Divisi Manajemen Risiko dalam berbagai program pengembangan kompetensi guna memaksimalkan pelaksanaan tugas dan tanggung jawabnya. Pengembangan kompetensi yang telah diikuti di sepanjang tahun 2022, diungkapkan sebagai berikut.

Bank ensures that the implementation of credit restructuring is in accordance with applicable regulations and risks that may occur are mitigated through the establishment of adequate CKPN.

The Bank's business development through new products and activities towards the digital banking era has been running continuously. The process of submitting new product and activity licenses to the competent authorities is still ongoing to comply with applicable regulations. Market penetration continues with plans to open new branch offices in several cities in Indonesia to expand target market reach in order to support the marketing of new products and activities, as well as to work on MSME business sector. In addition, activities as a Foreign Exchange Bank which have been implemented since 23 September 2020 have shown good progress.

Accordingly, the risk management policy in 2022 provided an emphasis on efforts to increase the effectiveness of risk control on the development of Bank funding distribution, especially in lending and lending affected by the Covid-19 pandemic, new Bank products and activities, monitoring liquidity risk and market, activities as a Foreign Exchange Bank, as well as other banking activities whose direction is in line with the Bank's business strategy.

Risk Management Division Competency Development

Bank Ina engages Risk Management Division personnel in various competency development programs in order to maximize the implementation of duties and responsibilities. Competency development attended throughout 2022 is disclosed as follows.

Materi Pengembangan Development Materials	Tempat dan Waktu Pelaksanaan Place and Time	Penyelenggara Organizer
Sosialisasi Produk SBN Retail Dissemination of Retail SBN Products	Jakarta, Januari 2022 Jakarta, January 2022	PT Bank Ina Perdana Tbk
Webinar <i>The Impact of Climate Change on Financing Aspect and Insurance Premiums Based on Green Economy</i>	Teleconference, Februari 2022 Teleconference, February 2022	Otoritas Jasa Keuangan
Seminar Perkreditan Usaha Perhotelan Hospitality Business Credit Seminar	Jakarta, Maret 2022 Jakarta, March 2022	PT Bank Ina Perdana Tbk
Webinar Tantangan dan Mitigasi Kejahatan serta Peningkatan Keamanan Siber di Industri Jasa Keuangan Webinar on Crime Challenges and Mitigation and Increasing Cybersecurity in the Financial Services Industry	Teleconference, Maret 2022 Teleconference, March 2022	Otoritas Jasa Keuangan Financial Services Authority
Induction Training	Jakarta, Maret 2022 Jakarta, March 2022	PT Bank Ina Perdana Tbk
Sosialisasi Ketentuan Mengenai Rasio Pembiayaan Inklusif Makroprudensial (RPIM) Dissemination of Provisions on Macroprudential Inclusive Financing Ratio (RPIM)	Teleconference, Mei 2022 Teleconference, May 2022	Bank Indonesia
Webinar <i>Carbon Market "Guide to Global Offsetting Mechanism"</i> Webinar of Carbon Market "Guide to Global Offsetting Mechanism"	Teleconference, Mei 2022 Teleconference, May 2022	Otoritas Jasa Keuangan Financial Services Authority

Materi Pengembangan Development Materials	Tempat dan Waktu Pelaksanaan Place and Time	Penyelenggara Organizer
Sosialisasi Peraturan Otoritas Jasa Keuangan No. 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan Dissemination of Financial Services Authority Regulation No. 6/POJK.07/2022 on Consumer and Community Protection in the Financial Services Sector	Teleconference, Juli 2022 Teleconference, July 2022	Otoritas Jasa Keuangan Financial Services Authority
Sosialisasi <i>Qualitative Impact Study</i> Dampak Kebijakan Stimulus Covid-19 Dissemination of Qualitative Impact Study on Impact of the Covid-19 Stimulus Policy	Teleconference, Agustus 2022 Teleconference, August 2022	Otoritas Jasa Keuangan Financial Services Authority
<i>Liquidity & Market Risk Management: Strategi Pengelolaan Likuiditas & Pasar (LCR, NSFR, IRRBB) serta Analisa Perilaku Nasabah (Customer Behavior)</i> Liquidity & Market Risk Management: Liquidity & Market Management Strategy (LCR, NSFR, IRRBB) and Customer Behavior Analysis	Jakarta, September 2022 Jakarta, September 2022	Key Pro Learning Management
Sosialisasi Penerbitan Ketentuan Peraturan Anggota Dewan Gubernur Giro Wajib Minimum (PDAG GWM) dan Perubahan Insentif Dissemination of the Issuance of Regulatory Provisions of Members of the Board of Governors on Minimum Statutory Reserves (PDAG GWM) and Changes in Incentives	Teleconference, Juni 2022 Teleconference, November 2022	Bank Indonesia
Sosialisasi Peraturan Otoritas Jasa Keuangan No. 22/POJK.03/2022 tentang Kegiatan Penyertaan Modal oleh Bank Umum Dissemination of Financial Services Authority Regulation No. 22/POJK.03/2022 on Equity Participation Activities by Commercial Banks	Teleconference, November 2022 Teleconference, November 2022	Otoritas Jasa Keuangan Financial Services Authority

Sertifikasi Manajemen Risiko

Bank Ina juga mengikutsertakan manajemen dan karyawan dalam Ujian Sertifikasi Manajemen Risiko yang diselenggarakan oleh Lembaga Sertifikasi Profesi Perbankan (LSPP) dan Badan Sertifikasi Manajemen Risiko (BSMR) sebagai berikut.

Risk Management Certification

Bank Ina also enrolls management and employees in the Risk Management Certification Exam held by the Banking Professional Certification Institute (LSPP) and the Risk Management Certification Agency (BSMR) as follows.

Level Sertifikasi Certification Level	Jumlah Karyawan Total Employees
Sertifikasi Manajemen Risiko Level 1 Level 1 Risk Management Certification	1
Sertifikasi Manajemen Risiko Level 2 Level 2 Risk Management Certification	8
Sertifikasi Manajemen Risiko Level 3 Level 3 Risk Management Certification	11
Sertifikasi Manajemen Risiko Level 4 Level 4 Risk Management Certification	3
Sertifikasi Manajemen Risiko Level 5 Level 5 Risk Management Certification	-
Total	23

Penilaian Kinerja Divisi Manajemen Risiko

Penilaian kinerja Satuan Kerja Manajemen Risiko dilakukan melalui *self-assessment* GCG yang berpedoman pada Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Perusahaan bagi Bank Umum. Pada tahun 2022, hasil *self-assessment* GCG Bank Ina menunjukkan bahwa Fungsi Manajemen Risiko dan Pengendalian Internal memperoleh nilai komposit "2" atau "**Low to Moderate**". Uraian mengenai hasil penilaian tersebut diungkapkan pada penjelasan terkait Hasil Penilaian Penerapan GCG dalam Laporan Tahunan ini.

Risk Management Division Performance Assessment

Performance assessment of Risk Management Work Unit is carried out through a GCG self-assessment that is guided by the Financial Services Authority Regulation No. 55/POJK.03/2016 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Corporate Governance for Commercial Banks. In 2022, Bank Ina's GCG self-assessment results showed that the Risk Management and Internal Control Functions obtained a composite score of "2" or "Low to Moderate". A description of the assessment results is disclosed in the explanation of GCG Implementation Assessment Results in this Annual Report.

Profil Risiko

Bank Ina telah melakukan identifikasi serta menetapkan langkah mitigasi profil risiko sebagai berikut.

Risk Profile

Bank Ina has identified and determined risk profile mitigation measures as follows.

Profil Risiko Risk Profile	Definisi Definition	Penilaian dan Upaya Mitigasi Assessment and Mitigation Measures
Risiko Kredit	Risiko akibat kegagalan debitur dan/atau pihak lain dalam memenuhi kewajiban kepada Bank. Risiko kredit sesuai dengan aktivitas bisnis Bank Ina, bersumber dari aktivitas pemberian kredit, kepemilikan instrumen keuangan, transaksi antar Bank, serta kewajiban komitmen dan kontinjensi. Sampai dengan saat ini, sumber utama pendapatan Bank Ina masih bersumber pada pendapatan dari aktivitas penyaluran kredit dan aktivitas pembelian surat berharga.	Penilaian risiko kredit Bank Ina secara komposit dinilai "Moderate". Jumlah kredit berkualitas rendah tahun 2022 mengalami peningkatan menjadi sebesar Rp239,73 miliar dari sebelumnya Rp154,04 miliar di tahun 2021, namun rasio kredit berkualitas rendah mengalami penurunan sebesar 4,15% menjadi 2,46% per posisi Desember 2022 karena pertumbuhan kredit yang lebih tinggi dibanding pertumbuhan kredit kualitas rendah, sementara rasio NPL <i>gross</i> mengalami penurunan dari 2,62% menjadi 1,73%. Bank memiliki AYDA dengan <i>outstanding</i> sebesar Rp58,34 miliar per posisi Desember 2022. Sebagian AYDA sebesar Rp37,27 miliar digolongkan dalam kolektibilitas lancar, sedangkan sisanya sebesar Rp21,07 miliar digolongkan dalam kolektibilitas kurang lancar. Pemberian fasilitas kepada 15 debitur inti mengalami peningkatan dari Rp1.146,84 miliar menjadi Rp3.144,2 miliar sehingga rasio konsentrasi debitur inti Bank meningkat dari 30,92% menjadi 32,25%.
Credit Risk	Risk due to failure of the debtor and/or other parties in fulfilling obligations to the Bank. Credit risk is consistent with Bank Ina's business activities, originating from lending activities, ownership of financial instruments, inter-bank transactions, as well as commitments and contingencies. Until now, the main source of Bank Ina's income is still derived from income from lending activities and securities purchasing activities.	Composite assessment of Bank Ina's credit risk is rated "Moderate". The number of low-quality loans in 2022 increased to Rp239.73 billion from previously Rp154.04 billion in 2021, but the low-quality credit ratio decreased by 4.15% to 2.46% as of December 2022 due to credit growth was higher compared to low-quality loan growth, while the gross NPL ratio experienced a decrease from 2.62% to 1.73%. The Bank has foreclosed assets with an outstanding amount of Rp58.34 billion as of December 2022. A portion of foreclosed assets of Rp37.27 billion is classified as current collectibility, while the remaining Rp21.07 billion is classified as substandard collectibility. The provision of facilities to 15 core debtors experienced an increase from Rp1,146.84 billion to Rp3,144.2 billion, thus, the Bank's core debtor concentration ratio increased from 30.92% to 32.25%.
Risiko Pasar	Risiko pada posisi neraca dan rekening administratif termasuk transaksi derivatif, akibat perubahan secara keseluruhan dari kondisi pasar, termasuk risiko perubahan harga <i>option</i> , yang meliputi risiko suku bunga dan risiko nilai tukar. Penerapan manajemen risiko pasar bertujuan untuk meminimalkan kemungkinan dampak negatif akibat perubahan kondisi pasar terhadap aset dan permodalan Bank. Pelaksanaan pengendalian risiko pasar secara berkala dilakukan oleh Unit Kerja <i>Treasury</i> dan ALCO. Sementara itu, kebijakan dan penetapan limit risiko dilakukan oleh Divisi Manajemen Risiko sebagai unit kerja yang independen.	Penilaian risiko pasar dinilai "Low to Moderate" . 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 peningkatan dari 2,25% menjadi 3,49%. Hal ini terutama dipengaruhi oleh peningkatan penyaluran kredit yang menyebabkan peningkatan rasio LDR dari 29,67% menjadi 63,16%.
Market Risk	Risks on balance sheet and off-balance sheet positions, including derivative transactions, due to overall changes in market conditions, including the risk of changes on option price, which includes interest rate risk and exchange rate risk. The implementation of market risk management aims to minimize the possibility of negative impacts due to changes in market conditions on the Bank's assets and capital. Implementation of market risk control is periodically carried out by the Treasury Work Unit and ALCO. Meanwhile, risk management policies and limits are set by the Risk Management Division as an independent work unit.	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 increased from 2.25% to 3.49%. This was mainly influenced by the increase in lending which led to an increase in the LDR ratio from 29.67% to 63.16%.

Profil Risiko Risk Profile	Definisi Definition	Penilaian dan Upaya Mitigasi Assessment and Mitigation Measures
Risiko Operasional	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 dari sumber daya manusia (SDM), proses internal, sistem, dan infrastruktur, serta kejadian eksternal. Penerapan manajemen risiko operasional diperlukan untuk meminimalkan kemungkinan dampak negatif dari tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau terjadinya kejadian-kejadian eksternal yang dapat mempengaruhi operasional Bank.	Risiko operasional dinilai "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 penurunan rasio BOPO, yaitu menjadi sebesar 82,57% pada Desember 2022 dari sebelumnya sebesar 92,78% pada posisi akhir Desember 2021. Dalam melakukan mitigasi risiko operasional seperti <i>human error, 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	Risk due to insufficiency and/or non-functioning of internal processes, human errors, system failures and/or external events that affect the Bank's operations, which may originate among others from human resources (HR), internal processes, systems, and infrastructure, as well as external events. The implementation of operational risk management is necessary to minimize the possibility of negative impacts from malfunctioning internal processes, human errors, system failures, and/or the occurrence of external events that may affect the Bank's operations.	Operational risk is assessed 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 decrease in the BOPO ratio, namely to 82.57% in December 2022 from the previous 92.78% at the end of December 2021. 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 anti-fraud 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	Risiko akibat ketidakmampuan Bank untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid yang berkualitas tinggi yang dapat diagunkan tanpa mengganggu aktivitas dan kondisi keuangan Bank. Penerapan manajemen risiko likuiditas Bank bertujuan untuk meminimalkan kemungkinan ketidakmampuan Bank dalam memperoleh sumber pendanaan arus kas.	Risiko likuiditas Bank dinilai "Low to Moderate" . Pertumbuhan DPK secara bertahap telah diimbangi dengan penyaluran kredit, ditunjukkan dengan meningkatnya rasio LDR, yaitu menjadi sebesar 63,16%, meningkat dibanding akhir tahun 2021 sebesar 29,67%. DPK mengalami peningkatan bahkan melampaui target yang ditetapkan dalam RBB, yang 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 dihipunkan 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>behaviournya</i> untuk mengantisipasi pengaruhnya terhadap kondisi likuiditas Bank.
Liquidity Risk	Risk due to the Bank's inability to meet its maturing obligations from cash flow funding sources and/or from high quality liquid assets that can be used as collateral without disrupting the Bank's activities and financial condition. Implementation of the Bank's liquidity risk management aims to minimize the possibility of the Bank's inability to obtain cash flow funding sources.	Konsentrasi aset likuid masih tinggi, yaitu sebesar 26,95% meskipun menurun dibanding posisi akhir tahun 2021 sebesar 44,23%. Rasio ALDPK sangat baik, yaitu sebesar 36,18% dan hasil <i>stress test</i> menunjukkan kemampuan likuiditas Bank yang sangat kuat. 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 63.16%, an increase compared to that of end of 2021 of 29.67%. TPF has increased and even exceeded 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 <i>roll over</i> 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. The concentration of liquid assets is still high at 26.95% although it has decreased compared to the position at the end of 2021 of 44.23%. The ALDPK ratio is very good, which is 36.18%, and the stress test results show that the Bank's liquidity capacity is very strong.
Risiko Hukum	Risiko yang disebabkan oleh adanya kelemahan aspek yuridis, yang antara lain disebabkan adanya tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung, atau kelemahan perikatan, seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan agunan yang tidak sempurna. Penerapan risiko hukum bertujuan untuk meminimalkan kemungkinan dampak negatif dari kelemahan yuridis, ketiadaan dan/atau perubahan peraturan perundang-undangan dan proses litigasi.	Risiko hukum dinilai "Low to Moderate" . Bank sampai saat ini tidak memiliki kelemahan hukum yang dapat mengekspose risiko hukum secara signifikan. Dari sisi aspek legal perjanjian kredit dan pengikatan agunan telah dilakukan <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	Risks caused by weaknesses in the juridical aspect, which among others are caused by lawsuits, absence of supporting laws and regulations, or weaknesses in the agreement, such as non-compliance with the legal requirements of contracts and imperfect binding of collateral. The application of legal risk aims to minimize the possibility of negative impacts from juridical weaknesses, absence and/or changes in laws and regulations and litigation processes.	Legal risk assessed "Low to Moderate" . Until now, the Bank has no legal weaknesses that can expose significant legal risks. From the legal aspect, the credit agreement and collateral binding have been carried out monitoring by the Credit Administration Work Unit on all complete legal documentation to prevent legal risks from occurring. Problems and legal cases that occur are handled by the Corporate Legal Unit together with the Bank's legal consultant.

Profil Risiko Risk Profile	Definisi Definition	Penilaian dan Upaya Mitigasi Assessment and Mitigation Measures
Risiko Strategik	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.	Risiko strategik secara komposit dinilai "Low to Moderate" . Secara umum target rencana bisnis dapat terpenuhi seperti penghimpunan DPK tercapai sebesar 98,21%, penyaluran kredit 114,79%, pendapatan bunga bersih tercapai sebesar 113,88%, pendapatan operasional lainnya tercapai sebesar 83,91%. Sementara itu, pencapaian laba operasional sebesar 148,71% dan laba tahun berjalan sebesar 173,26%. 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 29,67% pada akhir tahun 2022 menjadi 63,16% pada akhir tahun 2022. 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).
Strategic Risk	Risk due to inaccuracy in decision making and/or implementation of a strategic decision and failure to cope with changes in the business environment. Strategic risk originates from weaknesses and inaccuracies in the Bank's strategic planning, weaknesses in management information systems, weaknesses in internal and external environmental analysis, inaccuracies in implementation, and failure to anticipate changes in the business environment.	Composite strategic risk is assessed low to moderate. In general, the business plan targets can be met, such as the collection of DPK is reached by 98.21% credit distribution is 114.79%, net interest income is achieved by 113.88%, other operating income is achieved by 83.91%. Meanwhile, the achievement of operational profit was 148.71% and profit for the current year was 173.26%. 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 29.67% at the end of 2022 to 63.16% at the end of 2022. 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	Risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku. Risiko kepatuhan bersumber dari perilaku hukum, yakni perilaku/aktivitas Bank yang menyimpang atau melanggar dari ketentuan atau peraturan perundang-undangan dan perilaku organisasi, yakni perilaku/aktivitas bank yang menyimpang atau bertentangan dengan standar yang berlaku secara umum.	Peringkat risiko kepatuhan secara komposit dinilai "Low To Moderate." Pemenuhan kewajiban kepada otoritas baik berupa pemenuhan komitmen maupun penyampaian laporan secara berkala dapat dikelola dengan baik. Pengenaan sanksi maupun denda dari otoritas diupayakan untuk dihindari, melalui peningkatan budaya kepatuhan maupun peningkatan aspek internal kontrol pada masing-masing unit kerja. Sementara itu, Bank mewajibkan pelaksanaan uji kepatuhan terhadap transaksi bidang perkreditan dengan pemberian fasilitas kredit di atas Rp10 miliar, untuk memastikan bahwa transaksi telah memenuhi ketentuan dan perundangan yang berlaku.
Compliance Risk	Risk due to the Bank not complying with and/or not implementing the applicable laws and regulations. Compliance risk originates from legal behavior, i.e. Bank behavior/activities that deviate or violate the provisions or laws and regulations and organizational behavior, namely bank behavior/activities that deviate or conflict with generally accepted standards	Composite compliance risk levels are assessed "Low To Moderate." . Fulfillment of obligations to the authorities either in the form of fulfilling commitments or submitting periodic reports can be managed properly. Attempts are made to avoid the imposition of sanctions and fines from the authorities, by increasing the compliance culture as well as improving internal control aspects in each work unit. Meanwhile, the Bank requires the implementation of a compliance test for transactions in the credit sector with the provision of credit facilities of more than IDR 10 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	Risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan yang bersumber dari persepsi negatif terhadap Bank. Persepsi negatif terhadap Bank dapat ditimbulkan oleh kejadian-kejadian yang menurunkan reputasi, seperti keluhan nasabah atas produk dan jasa yang diberikan, kelemahan pada tata kelola, budaya perusahaan, serta praktik bisnis yang menyimpang dari standar.	Peringkat risiko reputasi secara komposit dinilai " Low To Moderate ." Parameter penilaian risiko reputasi salah satunya adalah tingkat keluhan nasabah. Tingkat keluhan nasabah antara lain bersumber dari ketidakpuasan nasabah atas pelayanan Bank, maupun pengelolaan Bank atas keluhan yang disampaikan oleh nasabah. Keluhan yang disampaikan nasabah pada umumnya masih terkait dengan gangguan transaksi operasional maupun transaksi lainnya. Bank mempunyai sarana <i>contact centre</i> dan petugas <i>contact centre</i> untuk menangani keluhan nasabah. Secara umum keluhan yang disampaikan nasabah tersebut telah dapat diselesaikan dan tidak mengekspose risiko reputasi secara signifikan. Penyelesaian atas keluhan nasabah dilakukan sesuai prosedur yang telah ditetapkan.
Reputation Risk	Risk due to decreased level of stakeholder trust originating from negative perceptions of the Bank. Negative perceptions of the Bank can be generated by events that degrade reputation, such as customer complaints about the products and services provided, weaknesses in governance, corporate culture, and business practices that deviate from standards.	The reputational risk rating is compositely assessed " Low To Moderate ". One of the reputation risk assessment parameters is the level of customer complaints. The level of customer complaints, among others, comes from customer dissatisfaction with the Bank's services, as well as the Bank's management of complaints submitted by customers. Complaints submitted by customers are generally still related to disruptions to operational transactions and other transactions. The Bank has contact centre facilities and contact centre officers to handle customer complaints. In general, the complaints submitted by these customers have been resolved and have not exposed significant reputational risk. Settlement of customer complaints is carried out according to established procedures.

Penilaian Profil Risiko

Peringkat risiko komposit Bank Ina per 31 Desember 2022, yaitu peringkat 2 (**Low to Moderate**). Hasil *self-assessment* profil risiko dengan perbandingan posisi tahun sebelumnya diungkapkan sebagai berikut.

Risk Profile Assessment

Bank Ina's composite risk rating as of December 31, 2022, i.e. rating 2 (**Low to Moderate**). Results of self-assessment of the risk profile with a comparison of the previous year's position is disclosed as follows.

Profil Risiko Risk Profile	Penilaian Desember 2022 December 2022 Assessment			Penilaian Desember 2021 December 2021 Assessment		
	Peringkat Risiko Inheren Inherent Risk Rating	Peringkat Kualitas Manajemen Risiko Risk Management Quality Rating	Peringkat Tingkat Risiko Risk Level Rating	Peringkat Risiko Inheren Inherent Risk Rating	Peringkat Kualitas Manajemen Risiko Risk Management Quality Rating	Peringkat Tingkat Risiko Risk Level Rating
Kredit Credit	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>	<i>Low to Moderate</i>	<i>Fair</i>	<i>Moderate</i>
Pasar Market	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>
Operasional Operational	<i>Moderate</i>	<i>Fair</i>	<i>Moderate</i>	<i>Low</i>	<i>Satisfactory</i>	<i>Low</i>
Likuiditas Liquidity	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>	<i>Moderate</i>	<i>Fair</i>	<i>Moderate</i>
Hukum Legal	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>
Strategik Strategic	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>
Kepatuhan Compliance Risk	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>
Reputasi Reputation	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>
Peringkat Komposit Composite Rating	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>	<i>Low to Moderate</i>	<i>Satisfactory</i>	<i>Low to Moderate</i>

Evaluasi terhadap Efektivitas Manajemen Risiko

Penerapan sistem manajemen risiko dievaluasi secara berkala oleh Satuan Kerja Manajemen Risiko. Evaluasi dilakukan untuk mengidentifikasi kelemahan-kelemahan pelaksanaan pengendalian internal agar Bank dapat mengambil langkah yang tepat untuk meningkatkan strategi pengelolaan risiko sesuai dengan dinamika perkembangan Bank.

Pernyataan Dewan Komisaris dan Direksi atas Kecukupan Manajemen Risiko

Berdasarkan pengawasan, pemantauan, dan penilaian yang dilakukan oleh Dewan Komisaris, Komite Pemantau Risiko, Direksi, Komite Manajemen Risiko, dan Divisi Manajemen Risiko, penerapan sistem manajemen risiko tahun 2022 telah berjalan dengan baik. Seluruh potensi risiko yang teridentifikasi pada tahun buku tersebut dapat dikendalikan dengan disertai langkah-langkah mitigasi yang tepat dan efektif.

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 analisa 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

Evaluation of the Effectiveness of Risk Management

The implementation of risk management system is evaluated regularly by the Risk Management Work Unit. Evaluation is carried out to identify weaknesses in the implementation of internal control so that the Bank can take appropriate steps to improve the risk management strategy according to the dynamics of the Bank's development.

Statement of the Board of Commissioners and Board of Directors on Adequacy of Risk Management

Based on the supervision, monitoring, and assessment carried out by the Board of Commissioners, Risk Monitoring Committee, Board of Directors, Risk Management Committee, and the Risk Management Division, the implementation of the risk management system in 2022 has gone well. All potential risks identified in the financial year can be controlled accompanied by appropriate and effective mitigation measures.

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

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.

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. 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. Tagihan yang telah jatuh tempo dan berdasarkan hasil evaluasi ditemukan bukti adanya penurunan nilai akan dilakukan proses *impairment*. Evaluasi penurunan nilai dilakukan secara individual dan kolektif. Untuk kredit yang bernilai signifikan proses *impairment* dilakukan secara individual. Namun, jika kredit tidak signifikan maka proses *impairment* dilakukan secara kolektif. Tingkat signifikansi kredit yang di-*impair* 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, yang 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.

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. Bills that are past due and based on the results of an evaluation found evidence of impairment will be processed. Evaluation of impairment is carried out individually and collectively. For credit with significant value process impairment done individually. However, if the credit is not significant then process impairment done collectively. The level of credit significance in-impair individually stipulated in the Bank's policy with reference to the applicable accounting provisions. 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. 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 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.

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 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. 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. Secara internal Bank membatasi rasio NOP maksimal sebesar 5% sebagai bentuk mitigasi risiko perubahan kurs pasar. Pelaksanaan pengendalian risiko suku bunga pada *Banking Book* dilakukan dengan mengendalikan *gap repricing asset-liabilities* Bank pada tiap skala waktu. Pengaturan *gap repricing* ini dilakukan dengan peninjauan secara berkala suku bunga kredit dan dana pihak ketiga yang dibahas pada rapat bulanan ALCO. Tujuannya adalah agar *gap repricing* ini searah dengan pergerakan suku bunga pasar. Divisi *Treasury* bertanggungjawab atas pengaturan *gap repricing* dengan memperhatikan perkembangan suku bunga pasar. Pelaksanaan pengendalian risiko pasar secara harian dilakukan oleh Divisi *Treasury*.

Sementara itu, proses *mark to market* terhadap eksposur *trading book* dan portofolio surat berharga kategori AFS dilakukan secara harian oleh unit kerja yang independen dengan menggunakan sumber yang dapat dipertanggungjawabkan.

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*.

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. Internally, the Bank limits the maximum NOP ratio to 5% as a form of mitigating the risk of changes in market rates. The implementation of interest rate risk control in the Banking Book is carried out by controlling the Bank's asset-liabilities repricing gap on each time scale. This gap repricing setting is carried out by periodically reviewing loan interest rates and third-party funds which are discussed at ALCO monthly meeting. The goal is for this repricing gap to be in line with market interest rate movements. The Treasury Division is responsible for setting gap repricing by considering developments in market interest rates. The implementation of market risk control is carried out daily by the Treasury Division.

Meanwhile, the mark to market process for exposure to the trading book and securities portfolio of AFS category is carried out daily by an independent work unit using accountable sources.

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.

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 kepada 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.

Untuk memastikan BCP dapat berfungsi secara efektif, Bank telah melakukan uji coba BCP pada tanggal 14 Oktober 2022 yang melibatkan 16 sistem aplikasi Bank dan pada tanggal 12 Desember 2022 yang melibatkan 7 sistem aplikasi Bank. Selain itu, BCP dilakukan pada kantor cabang secara *sampling* 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.

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 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.

To ensure that BCP can function effectively, the Bank conducted a BCP trial on October 14, 2022, involving 16 Bank application systems and on December 12, 2022, involving 7 Bank application systems. In addition, BCP is carried out at branch offices on a sampling basis 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.

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 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 Laku Pandai serta 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.

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 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 Laku Pandai as well 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.

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 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

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 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

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.

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 2022 dengan harga terendah sebesar Rp3.790,- dan tertinggi sebesar Rp3.990,- dan pada periode akhir laporan ditutup pada harga Rp3.990,- per lembar saham.

Pelaksanaan manajemen risiko reputasi dilakukan dengan upaya mencegah/meminimalkan terjadinya kejadian-kejadian yang dapat menurunkan reputasi Bank, antara lain melalui pelaksanaan Program *Corporate Social Responsibility* (CSR), mengelola keterbukaan informasi, melakukan komunikasi secara rutin dengan pemangku kepentingan, penjagaan kualitas produk dan layanan, penjagaan etika bisnis dalam pelaksanaan transaksi, baik dengan nasabah maupun transaksi di pasar uang. Setiap terjadi keluhan nasabah, Bank berupaya menanggapi dan menindaklanjuti secara cepat melalui *contact centre* dan unit/divisi kerja di kantor pusat maupun cabang-cabang yang telah difungsikan untuk mengelola dan menyelesaikan pengaduan nasabah sesuai dengan ketentuan mengenai perlindungan/pengaduan nasabah.

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.

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 2022 with the lowest price of IDR 3,790 and the highest was IDR 3,990 and at the end of the reporting period it closed at IDR 3,990 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.

Dalam rangka menjaga reputasi, Bank juga berupaya menjaga transparansi produk dan jasa dengan pemberian informasi secara benar tentang manfaat dan risiko produk dan jasa yang ditawarkan kepada masyarakat. Setiap kejadian yang terkait dengan risiko reputasi dicatat dan ditatausahakan sehingga dapat menjadi pelajaran di masa datang dan untuk memproyeksikan potensi kerugian yang mungkin timbul dan langkah-langkah pencegahan yang harus dilakukan. Sebagai perusahaan terbuka, Bank menerapkan prinsip keterbukaan informasi dengan menyampaikan informasi yang bersifat signifikan kepada masyarakat. Pengelolaan informasi tersebut menjadi tugas dan tanggung jawab Sekretaris Perusahaan.

Konglomerasi Keuangan

Mengacu Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2020 tentang Konglomerasi Keuangan, Pemegang Saham Pengendali (PSP) PT Bank Ina Perdana, yaitu PT Indolife Pensionsama, sedangkan Pemegang Saham Pengendali Terakhir adalah Anthoni Salim. Sementara itu, berdasarkan identifikasi yang telah dilakukan, total aset Lembaga Jasa Keuangan yang berada dalam kelompok grup usaha masih kurang dari Rp100 triliun, Bank belum wajib untuk membentuk konglomerasi keuangan.

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

Referring to 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 Pensionsama, while the Ultimate Controlling Shareholder is Anthoni Salim. Meanwhile, based on the identification that has been carried out, the total assets of Financial Services Institutions that are in the business group are still less than Rp100 trillion, and thus, the Bank is not yet required to form a financial conglomeration.

Tabel 1
Pengungkapan Kuantitatif Struktur Permodalan Bank Umum
Disclosure of Net Receivables by Area - Bank Only

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)	3.221.320	2.322.502
I Modal Inti Utama Common Equity Tier 1 (CET I)	3.221.320	2.322.502
1.1 Modal Disetor (Setelah dikurangi Saham Treasury) Paid-in Capital (Net of Treasury Stock)	593.710	565.438
1.2 Cadangan Tambahan Modal Disclosed Reserve	2.691.756	1.805.816
1.2.1 Faktor Penambah Additional Factor	2.753.364	1.829.881
1.2.1.1 Pendapatan Kompherensif Lainnya Other comprehensive income	-	-
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	-	-
1.2.1.1.3 Saldo surplus revaluasi aset tetap Fixed asset revaluation	-	-
1.2.1.2 Cadangan tambahan modal lainnya (other disclosed reserves)	2.753.364	1.829.881
1.2.1.2.1 Agio	1.707.342	551.513
1.2.1.2.2 Cadangan Umum General Reserves	33.586	25.636
1.2.1.2.3 Tahun-Tahun Lalu Previous Years Profit	60.680	28.881
1.2.1.2.4 Laba tahun berjalan Current year profit	157.048	39.749
1.2.1.2.5 Dana Setoran modal Capital Paid in Advance	794.708	1.184.102
1.2.1.2.6 Lainnya Others	-	-
1.2.2 Faktor Pengurang Deduction Factor	(61.608)	(24.065)
1.2.2.1 Pendapatan Kompherensif Lainnya Other Comprehensive Income	(58.447)	(20.904)
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)	(20.904)
1.2.2.2 Cadangan Tambahan Modal Lainnya (other disclosed reserves)	(3.161)	(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	-	-
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	(3.161)	(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	(64.146)	(48.751)
1.4.1 Perhitungan pajak tangguhan Deferred tax calculation	(44.907)	(32.073)
1.4.2 <i>Goodwill</i>	-	-
1.4.3 Aset tidak berwujud lainnya Other intangible asset	(19.239)	(16.679)
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 <i>Agio/Disagio</i>	-	-
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)	115.332	39.879
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)	125.796	49.862
4 Faktor Pengurang Modal Pelengkap Deduction factor to supplementary capital	(10.464)	(9.983)
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	(10.464)	(9.983)
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	3.336.652	2.362.381

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	-	-	5.293.561	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-
4	Tagihan Kepada Bank	-	-	476.842	-	-	-	-
5	Kredit Beragun Rumah Tinggal	2.366	58.121	27.792	-	4.376	37.962	9.674
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	47.058	64.987	66.051	9.139	24.540	19.364	55.571
9	Tagihan kepada Korporasi	909.203	790.615	6.653.926	428.136	725.000	1.738.652	838.065
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-
11	Aset Lainnya	-	-	552.914	-	-	-	-
Total		958.627	913.723	13.071.086	437.276	753.916	1.795.978	903.310

	31-Dec-22 31-Dec-22	Keterangan Description	31-Dec-22 31-Dec-22	31-Dec-21 31-Dec-21
ASET TERTIMBANG MENURUT RISIKO RISK WEIGHTED ASSET		RASIO KPMM CAR Ratio		
ATMR Risiko Kredit RWA Credit Risk	10.316.480	Rasio CET 1 (%)	30,06	21,67
ATMR Risiko Pasar RWA Market Risk	1.654	Rasio Tier 1 (%)	30,06	21,67
ATMR Risiko Operasional RWA Operating Risk	397.232	Rasio Tier 2 (%)	1,08	0,37
TOTAL ATMR Total RWA	10.715.366	Rasio KPMM (%)	31,14	22,05
*) Rasio KPMM Sesuai Profil Risiko (%) CAR Ratio Based on Risk Profile (%)	9,00	CET 1 Untuk Buffer (%)	22,14	13,05

(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)
	-	-	7.183.165	-	-	-	-	Receivables on Sovereigns
	-	-	-	-	-	-	-	Receivables on Public Sector Entities
	-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
	-	-	525.662	-	-	-	-	Receivables on Banks
	755	594	1.675	-	1.433	333	4.890	Loans Secured by Residential Property
	-	-	-	-	-	-	-	Loans Secured by Commercial Real Estate
	-	-	-	-	-	-	-	Employee/ Retired Loans
	22.147	19.196	72.795	6.693	20.934	24.386	32.750	Receivables on Micro, Small Business & Retail Portfolio
	323.777	213.871	2.906.209	90.621	416.507	391.896	522.686	Receivables on Corporate
	-	-	-	-	-	-	-	Past Due Receivables
	-	-	391.673	-	-	-	-	Other Assets
	346.680	233.661	11.081.179	97.314	438.874	416.615	560.326	Total

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	>3thn s.d. 5 thn	> 5 thn	Non Contractual	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	Tagihan Kepada Pemerintah	-	-	18.433	1.092.859	4.182.269	5.293.561	
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	
4	Tagihan Kepada Bank	8.415	76.594	155.082	236.751	-	476.842	
5	Kredit Beragun Rumah Tinggal	154	4.458	10.470	125.207	-	140.290	
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	107.562	98.632	64.072	16.445	-	286.711	
9	Tagihan kepada Korporasi	5.641.428	1.914.215	2.206.930	2.207.607	113.417	12.083.598	
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	
11	Aset Lainnya	-	-	-	-	552.914	552.914	

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	Konstruksi	-	-	-	-	-	
6	Perdagangan Besar dan Eceran	-	-	-	-	-	
7	Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	
8	Transportasi Pergudangan dan Komunikasi	-	-	-	-	-	
9	Perantara Keuangan	5.293.561	-	-	476.842	-	

(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	>1 thn s.d. 3 thn	>3thn s.d. 5 thn	> 5 thn	Non Contractual	Total	
	(9)	(10)	(11)	(12)	(13)	(14)	(2)
	-	-	37.147	2.307.806	4.838.212	7.183.165	Receivables on Sovereigns
	-	-	-	-	-	-	Receivables on Public Sector Entities
	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
	323.877	81.820	119.965	-	-	525.662	Receivables on Banks
	-	36	884	8.760	-	9.680	Loans Secured by Residential Property
	-	-	-	-	-	-	Loans Secured by Commercial Real Estate
	-	-	-	-	-	-	Employee/Retired Loans
	64.740	56.294	66.391	11.013	463	198.901	Receivables on Micro, Small Business & Retail Portfolio
	195.669	2.995.511	616.116	995.051	63.221	4.865.568	Receivables on Corporate
	-	-	-	-	-	-	Past Due Receivables
	-	-	-	-	391.673	391.673	Other Assets

(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 & 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)
	-	-	29.731	249.243	-	-	Agriculture, Hunting and Forestry
	-	-	-	43.477	-	-	Fishery
	-	-	726	232.740	-	-	Mining and Quarrying
	-	-	15.247	2.423.612	-	-	Manufacturing
	-	-	-	876.318	-	-	Construction
	-	-	11.583	679.490	-	-	Wholesale and Retail Trading
	-	-	58.811	1.487.017	-	-	Hotel and Food & Beverage
	-	-	4.465	624.159	-	-	Transportation, Warehousing and Communications
	-	-	2.652	2.990.185	-	-	Financial Intermediary



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)	
10	Real Estate, Usaha Persewaan dan Jasa Perusahaan	-	-	-	-	-	
11	Jasa Pendidikan	-	-	-	-	-	
12	Jasa Kesehatan dan Kegiatan Sosial	-	-	-	-	-	
13	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	-	-	-	-	-	
14	Rumah Tangga	-	-	-	-	140.290	
15	Bukan Lapangan Usaha	-	-	-	-	-	
Total		5.293.561	-	-	476.842	140.290	
Posisi Laporan Tahun Sebelumnya							
1	Pertanian, Perburuan dan Kehutanan	-	-	-	-	-	
2	Perikanan	-	-	-	-	-	
3	Pertambangan dan Penggalian	-	-	-	-	-	
4	Industri Pengolahan	-	-	-	-	-	
5	Konstruksi	-	-	-	-	-	
6	Perdagangan Besar dan Eceran	-	-	-	-	-	
7	Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	
8	Transportasi Pergudangan dan Komunikasi	-	-	-	-	-	
9	Perantara Keuangan	7.183.165	-	-	525.662	-	
10	Real Estate, Usaha Persewaan dan Jasa Perusahaan	-	-	-	-	-	
11	Jasa Pendidikan	-	-	-	-	-	
12	Jasa Kesehatan dan Kegiatan Sosial	-	-	-	-	-	
13	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	-	-	-	-	-	
14	Rumah Tangga	-	-	-	-	9.680	
15	Bukan Lapangan Usaha	-	-	-	-	-	
Total		7.183.165	-	-	525.662	9.680	

	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 & 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)
	-	-	56.864	469.233	-	-	Real Estate, Rental and Business Services
	-	-	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
	-	-	80.064	58.002	-	-	Household
	-	-	8.422	33.592	-	552.914	Non Business Field
	-	-	281.492	12.088.817	-	552.914	Total
Position at Reporting Date of the Previous Year							
	-	-	386	147.797	-	-	Agriculture, Hunting and Forestry
	-	-	-	7.140	-	-	Fishery
	-	-	-	165.487	-	-	Mining and Quarrying
	-	-	15.701	666.920	-	-	Manufacturing
	-	-	9.277	219.617	-	-	Construction
	-	-	48.581	585.425	-	-	Wholesale and Retail Trading
	-	-	1.727	224.455	-	-	Hotel and Food & Beverage
	-	-	1.000	450.404	-	-	Transportation, Warehousing and Communications
	-	-	25.602	1.682.107	-	-	Financial Intermediary
	-	-	7.100	329.568	-	-	Real Estate, Rental and Business Services
	-	-	253	91.338	-	-	Education Services
	-	-	2.789	39.015	-	-	Human Health and Social Work Activities
	-	-	6.808	118.266	-	-	Public, Socio-Culture, Entertainment and Other Personal Services
	-	-	72.090	107.197	-	-	Household
	-	-	7.587	30.833	-	391.673	Non Business Field
	-	-	198.901	4.865.568	-	391.673	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	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Tagihan	958.627	913.723	13.071.086	437.276	753.916	1.795.978	903.310	18.833.915
2	Tagihan yang mengalami penurunan nilai (impaired)	19.782	20.506	55.726	8.358	7.060	113.912	14.386	239.731
	a. Belum jatuh tempo	19.782	20.506	55.726	8.358	7.060	113.912	14.386	239.731
	b. Sudah jatuh tempo	-	-	-	-	-	-	-	-
3	Cadangan Kerugian Penurunan Nilai Individual	11.028	7.649	34.285	2.746	1.800	60.679	1.226	119.414
4	Cadangan Kerugian Penurunan Nilai - Kolektif	376	3.986	8.870	935	1.245	8.693	2.763	26.866
5	Tagihan yang dihapus buku	-	3	100.600	629	643	32	2	101.908

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 Impaired Receivables		
			Belum Jatuh Tempo Non Past Due	Sudah Jatuh Tempo Past Due	
(1)	(2)	(3)	(4)	(5)	(6)
Posisi Tanggal Laporan					
1	Pertanian, Perburuan dan Kehutanan	278.206	-	-	
2	Perikanan	43.375	-	-	
3	Pertambangan dan Penggalian	233.269	2.445	-	
4	Industri Pengolahan	2.438.581	13.098	-	
5	Konstruksi	2.640.411	700	-	
6	Perdagangan Besar dan Eceran	701.417	51.859	-	
7	Penyediaan Akomodasi dan Penyediaan Makan Minum	1.615.560	7.458	-	
8	Transportasi Pergudangan dan Komunikasi	629.364	-	-	
9	Perantara Keuangan	8.155.061	1	-	
10	Real Estate, Usaha Persewaan dan Jasa Perusahaan	554.982	-	-	
11	Jasa Pendidikan	1.049.844	-	-	
12	Jasa Kesehatan dan Kegiatan Sosial	87.974	-	-	
13	Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya	71.757	-	-	
14	Rumah Tangga	314.805	16.640	-	
15	Bukan Lapangan Usaha	19.308	2.002	-	
Total		18.833.916	94.202	-	

(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)
	346.680	233.661	11.081.179	97.314	438.874	416.615	560.326	13.174.649	Receivables
	18.023	8.361	12.383	4.254	2.500	51.661	12	97.194	Impaired Receivables
	18.023	8.361	12.383	4.254	2.500	51.661	12	97.194	a. Non Past Due
	-	-	-	-	-	-	-	-	b. Past Due
	7.227	-	13.517	3.530	7.090	27.009	1.283	59.657	Individual Allowance for Impairment Losses-Individual
	27.021	12.549	15.733	2.198	8.840	12.385	4.796	83.522	Allowance for Impairment Losses - Collective
	7	-	76.441	11	-	39	-	76.498	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
	(5)	(6)	(7)	(1)
Position at Reporting Date				
	1.119	-	-	Agriculture, Hunting and Forestry
	297	-	-	Fishery
	973	555	34.119	Mining and Quarrying
	11.242	2.603	-	Manufacturing
	5.022	11.691	-	Construction
	19.408	61.791	174	Wholesale and Retail Trading
	25.171	2.479	-	Hotel and Food & Beverage
	8.988	4.989	32	Transportation, Warehousing and Communications
	11.397	-	65.878	Financial Intermediary
	6.181	341	-	Real Estate, Rental and Business Services
	7.846	-	-	Education Services
	263	-	-	Human Health and Social Work Activities
	8.056	-	-	Public, Socio-Culture, Entertainment and Other Personal Services
	2.375	35.853	278	Household
	2.751	6.176	-	Non Business Field
	111.088	126.478	100.481	Total



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)	
Posisi Tanggal Laporan Tahun sebelumnya					
1	Pertanian, Perburuan dan Kehutanan	148.183	-	-	
2	Perikanan	7.140	-	-	
3	Pertambangan dan Penggalian	165.487	3.000	-	
4	Industri Pengolahan	682.621	-	-	
5	Konstruksi	228.894	12.391	-	
6	Perdagangan Besar dan Eceran	634.006	39.390	-	
7	Penyediaan Akomodasi dan Penyediaan Makanan dan Minum	226.182	-	-	
8	Transportasi Pergudangan dan komunikasi	451.404	-	-	
9	Perantara Keuangan	9.416.536	-	-	
10	Real Estate, Usaha Persewaan dan Jasa Perusahaan	336.668	-	-	
11	Jasa Pendidikan	91.590	-	-	
12	Jasa Kesehatan dan Kegiatan Sosial	41.804	644	-	
13	Jasa Kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	125.074	-	-	
14	Rumah Tangga	188.968	37.941	-	
15	Bukan Lapangan Usaha	430.092	3.829	-	
	Total	13.174.650	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	59.463	84	83.632	143.179	
2	Pengalihan	(40.199)	60.017	(19.818)	-	
3	Pengukuran kembali bersih penyisihan kerugian	19.264	60.101	63.814	143.179	
4	Aset keuangan baru yg diterbitkan atau dibeli	17.212	4.324	78.077	99.613	
5	Aset keuangan yg dihentikan pengakuannya	(2.324)	(6)	(2.745)	(5.075)	
6	Total Penambahan	14.888	4.318	75.332	94.538	
7	Aset keuangan yg dihapusbukukan	-	-	-	-	
8	Penerimaan kembali kredit yg telah dihapusbukukan	188		(338)	(150)	
	Saldo Akhir CKPN	34.340	64.419	138.808	237.567	

	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
	(5)	(6)	(7)	(1)
				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 & 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)
	28.947	210	74.441	103.598	Beginning Balance - Allowance for Impairment Losses
	(47.698)	(7.545)	55.243	-	Movement
	63.713	7.467	(8.180)	63.000	Net remeasurement of loss allowance
	15.849	-	-	15.849	New financial assets issued or purchased
	(1.514)	(48)	(21.801)	(23.363)	Derecognized financial assets
	78.048	7.419	(29.981)	55.486	Total Additions
	-	-	(16.071)	(16.071)	Written off financial assets
	166	-	-	166	Recoveries from written off loans
	107.161	7.629	28.389	143.179	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

		Posisi Tanggal Laporan Position at Reporting Date								
No.	Kategori Portofolio	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+ to 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	-	-	-	-	

(dalam jutaan rupiah / in million rupiah)

	Posisi Tanggal Laporan Position at Reporting Date						
	Tagihan Bersih Net Receivables						
	Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat No Rating	Total	Portfolio Category
	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+ s.dto 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 [Idr]A1 [idr]A1+ to [Idr]A1	[idr]A2+ s.d [Idr]A2 [idr]A2+ to [Idr]A2	[idr]A3+ s.d [Idr]A3 [idr]A3+ to [Idr]A3	Kurang dari [Idr] A3 Lower than [Idr]A3			
	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 & 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



		Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year								
No.	Kategori Portofolio	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	-	-	85.725	35.421	145.578	-	-	-	
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	-	329.541	528.116	142.005	376.113	-	-	-	
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	
11	Aset Lainnya	-	-	-	-	-	-	-	-	
Total		-	329.541	613.841	177.426	521.691	-	-	-	

Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year							
Tagihan Bersih Net Receivables							Portfolio Category
	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+ s.d 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)
	-	-	-	-	7.183.165	7.183.165	Receivables on Sovereigns
	-	-	-	-	-	-	Receivables on Public Sector Entities
	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
	-	-	-	-	258.938	525.662	Receivables on Banks
	-	-	-	-	9.680	9.680	Loans Secured by Residential Property
	-	-	-	-	-	-	Loans Secured by Commercial Real Estate
	-	-	-	-	-	-	Employee/Retired Loans
	-	-	-	-	198.901	198.901	Receivables on Micro, Small Business & Retail Portfolio
	-	-	-	-	3.489.795	4.865.569	Receivables on Corporate
	-	-	-	-	-	-	Past Due Receivables
	-	-	-	-	391.673	391.673	Other Assets
	-	-	-	-	11.532.152	13.174.650	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

(dalam jutaan rupiah / in million rupiah)

No	Ketegori Portofolio	Posisi Tanggal Laporan Position at Reporting Date										ATMR RWA	Beban Modal Capital Charge	
		Tagihan Bersih Setelah Mempertimbangkan Dampak Mitigasi Risiko Kredit Net Receivables after Considering the Impact of Credit Risk Mitigation												
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
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	-	-	-	-	103.873	8.310	
5	Kredit Beraguna Rumah Tinggal	-	20.701	117.308	2.281	-	-	-	-	-	-	-	-	
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	
7	Kredit Pegawai/ Pensiunan	-	-	-	-	-	-	-	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	286.710	-	-	-	-	-	
9	Tagihan Kepada Korporasi	-	2.219.450			-	480.833	-	9.383.315	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	552.914	-	-	
11	Aset Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	
Total Eksposur Neraca		5.293.561	2.688.644	117.308	2.281	-	509.182	286.710	9.383.315	-	552.914	103.873	8.310	
B Eksposur Kewajiban Komitmen/Kontijensi pd 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	Kredit Beragun Rumah Tinggal	-	-	-	-	-	288	-	-	-	-	58	5	
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	
7	Kredit Pegawai/ Pensiunan	-	-	-	-	-	-	-	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	14.238	-	-	-	10.678	854	
9	Tagihan Kepada Korporasi	-	-	-	-	-	-	-	971.211	-	-	971.211	77.697	
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	
11	Aset Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	
Total Eksposur TRA		-	-	-	-	-	288	14.238	971.211	-	-	981.947	78.556	

	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												
	0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others			
	(15)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(2)
Balance Sheet Exposures													
	7.183.165	-	-	-	-	-	-	-	-	-	-	-	Receivables on Sovereigns
	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Public Sector Entities
	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
	-	520.526	-	-	-	5.136	-	-	-	-	106.673	8.534	Receivables on Banks
	-	1.685	2.482	5.513	-	-	-	-	-	-	2.887	231	Loans Secured by Residential Property
	-	-	-	-	-	-	-	-	-	-	-	-	Loans Secured by Commercial Real Estate
	-	-	-	-	-	-	-	-	-	-	-	-	Employee/Retired Loans
	-	-	-	-	-	-	198.901	-	-	-	143.351	11.468	Receivables on Micro, Small Business & Retail Portfolio
	-	1.243.274	-	-	-	142.901	-	3.479.393	-	-	3.396.788	271.743	Receivables on Corporate
	-	-	-	-	-	-	-	-	-	-	-	-	Past Due Receivables
	-	-	-	-	-	-	-	-	-	391.673	331.377	26.510	Other Assets
	7.183.165	1.765.485	2.482	5.513	-	148.037	198.901	3.479.393	-	391.673	3.981.076	318.486	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
	-	-	-	-	-	-	-	-	-	-	-	-	Loans Secured by Residential Property
	-	-	-	-	-	-	-	-	-	-	-	-	Loans Secured by Commercial Real Estate
	-	-	-	-	-	-	-	-	-	-	-	-	Employee/Retired Loans
	-	-	-	-	-	10.515	-	-	-	-	7.886	631	Receivables on Micro, Small Business & Retail Portfolio
	-	-	-	-	-	-	-	645.937	-	-	-	-	Receivables on Corporate
	-	-	-	-	-	-	-	-	-	-	-	-	Past Due Receivables
	-	-	-	-	-	-	-	-	-	-	-	-	Assets
	-	-	-	-	-	10.515	-	645.937	-	-	7.886	631	Total TRA Exposure



No	Kategori Portofolio	Posisi Tanggal Laporan Position at Reporting Date										ATMR RWA	Beban Modal Capital Charge	
		Tagihan Bersih Setelah Mempertimbangkan Dampak Mitigasi Risiko Kredit Net Receivables after Considering the Impact of Credit Risk Mitigation												
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
C. Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) -														
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	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Tagihan Kepada Korporasi	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Eksposur Counterparty Credit Risk		1.826.992	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 3.2

Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - 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	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	5.293.561	-	-	-	-	5.293.561	
2	Tagihan Kepada Sektor Publik	-	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	
4	Tagihan kepada Bank	476.842	-	-	-	-	476.842	
5	Kredit Beraguna Rumah Tinggal	140.290	-	-	-	-	140.290	
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	286.710	7.957	-	-	-	286.710	
9	Tagihan Kepada Korporasi	12.083.598	582.533	-	-	-	11.501.065	
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	
11	Aset Lainnya	552.914	-	-	-	-	552.914	
Total Eksposur Neraca		18.833.915	590.490	-	-	-	18.251.382	

	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												
	0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others			
	(15)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(2)
Counterparty Credit Risk Exposure													
	1.653.571	-	-	-	-	-	-	-	-	-	-	-	Receivables on Sovereigns
	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Public Sector Entities
	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Banks
	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Corporate
	-	-	-	-	-	-	-	-	-	-	-	-	Past Due Receivables
												-	Other Assets
	1.653.571	-	-	-	-	-	-	-	-	-	-	-	Total Eksposur Counterparty Credit Risk

(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							
	7.183.165	-	-	-	-	7.183.165	Receivables on Sovereigns
	-	-	-	-	-	-	Receivables on Public Sector Entities
	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
	525.662	-	-	-	-	525.662	Receivables on Banks
	9.680	-	-	-	-	9.680	Loans Secured by Residential Property
	-	-	-	-	-	-	Loans Secured by Commercial Real Estate
	-	-	-	-	-	-	Employee/Retired Loans
	198.901	7.767	-	-	-	191.134	Receivables on Micro, Small Business & Retail Portfolio
	4.865.568	402.710	-	-	-	4.462.858	Business & Retail Portfolio
	-	-	-	-	-	-	Past Due Receivables
	391.673	-	-	-	-	391.673	Other Assets
	13.174.649	410.477	-	-	-	12.764.172	Total Exposure Balance



No	Kategori Portofolio	Posisi Tanggal Laporan Position at Reporting Date						
		Tagihan Bersih Net Receivables	Bagian yang Dijamin Dengan Portion Secured with				Bagian Yang Tidak Dijamin Unsecured Portion	
			Agunan Collateral	Garansi Collateral	Asuransi Kredit Loan Insurance	Lainnya Other		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
B Eksposur Kewajiban Komitmen/Kontijensi pd 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	Kredit Beragun Rumah Tinggal	288	-	-	-	-	288	
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	14.238	-	-	-	-	14.238	
9	Tagihan Kepada Korporasi	971.211	971.211	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	
11	Aset Lainnya	-	-	-	-	-	-	
Total Eksposur TRA		985.736	971.211	-	-	-	14.525	
C. Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)								
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	-	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	
9	Tagihan Kepada Korporasi	-	-	-	-	-	-	
11	Aset Lainnya	-	-	-	-	-	-	
Total Eksposur Counterparty Credit Risk		1.826.992	-	-	-	-	-	

	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)	
	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
	-	-	-	-	-	-	Loans Secured by Residential Property
	-	-	-	-	-	-	Loans Secured by Commercial Real Estate
	-	-	-	-	-	-	Employee/Retired Loans
	10.515	-	-	-	-	10.515	Receivables on Micro, Small Business & Retail Portfolio
	645.937	645.937	-	-	-	-	Receivables on Corporate
	-	-	-	-	-	-	Past Due Receivables
	-	-	-	-	-	-	Other Assets
	656.451	645.937	-	-	-	10.515	Total Exposure Off Balance Sheet
	Counterparty Credit Risk						
	1.653.571	-	-	-	-	-	Receivables on Sovereigns
	-	-	-	-	-	-	Receivables on Public Sector Entities
	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
	-	-	-	-	-	-	Receivables on Banks
	-	-	-	-	-	-	Receivables on Micro, Small Business & Retail Portfolio
	-	-	-	-	-	-	Receivables on Corporate
	-	-	-	-	-	-	Other Assets
	1.653.571	-	-	-	-	-	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	5.293.561	-	-	
2	Tagihan kepada Entitas Sektor Publik	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	
4	Tagihan Kepada Bank	476.842	103.873	103.873	
5	Kredit Beragun Rumah Tinggal	140.290	34.266	34.266	
6	Kredit Beragun Properti Komersial	-	-	-	
7	Kredit Kepada Pegawai/Pensiunan	-	-	-	
8	Kredit Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	286.710	215.033	209.065	
9	Tagihan kepada Korporasi	12.083.598	-	-	
10	Tagihan yang Telah Jatuh Tempo	-	10.067.622	9.485.089	
11	Aset Lainnya	552.914	-	-	
Total		18.833.915	10.420.793	9.832.292	

Tabel 4.2
Pengungkapan Eksposur Kewajiban Komitmen/Kontijensi pada Transaksi Rekening Administrasi
Disclosure of Commitment/Contingent Liability Exposures in Off Balance Sheet

(dalam jutaan rupiah / in million rupiah)

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	Kredit Beragun Rumah Tinggal	288	58	58	
6	Kredit Beragun Properti Komersial	-	-	-	
7	Kredit Kepada Pegawai/Pensiunan	-	-	-	
8	Kredit Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	14.238	10.678	10.678	
9	Tagihan Kepada Korporasi	971.211	971.211	-	
10	Tagihan yang Telah Jatuh Tempo	-	-	-	
11	Aset Lainnya	-	-	-	
Total		985.736	981.947	10.736	

(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)
	7.183.165	-	-	Receivables on Sovereigns
	-	-	-	Receivables on Public Sector Entities
	-	-	-	Receivables on Multilateral Development Banks and International Institutions
	525.662	106.673	106.673	Receivables on Banks
	9.680	2.887	2.887	Loans Secured by Residential Property
	-	-	-	Loans Secured by Commercial Real Estate
	-	-	-	Employee/Retired Loans
	198.901	149.176	143.351	Receivables on Micro, Small Business & Retail Portfolio
	4.865.568	3.799.498	3.396.788	Receivables on Corporate
	-	-	-	Past Due Receivables
	391.673		331.377	Other Assets
	13.174.649	4.058.234	3.981.076	Total

	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
	-	-	-	Loans Secured by Residential Property
	-	-	-	Loans Secured by Commercial Real Estate
	-	-	-	Employee/Retired Loans
	10.515	7.886	7.886	Receivables on Micro, Small Business & Retail Portfolio
	645.937	645.937	-	Receivables on Corporate
	-	-	-	Past Due Receivables
	-	-	-	Other Assets
	656.451	653.823	7.886	Total

Tabel 4.3
Pengungkapan Eksposur yang Menimbulkan Risiko Kredit Akibat Kegagalan Pihak Lawan

Disclosure of Exposures that Give rise 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	1.826.992	-	-	
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	
4	Tagihan Kepada Bank	-	-	-	
5	Kredit Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	
6	Tagihan Kepada Korporasi	-	-	-	
Total		1.826.992	-	-	

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		
		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)
	1.653.571	-	-	Receivables on Sovereigns
	-	-	-	Receivables on Public Sector Entities
	-	-	-	Receivables on Multilateral Development Banks and International Institutions
	-	-	-	Receivables on Banks
	-	-	-	Loans Secured by Residential Property
	-	-	-	Loans Secured by Commercial Real Estate
	1.653.571	-	-	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
	-	-	-	Non delivery versus payment

(dalam jutaan rupiah / in million rupiah)

	Posisi Tanggal Laporan Tahun Sebelumnya Position at Reporting Date of the Previous Year		Type of Transaction
	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 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	10.316.480	3.988.962	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	-	5.873	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	10.316.480	3.983.089	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	-	-	-	-	-	-	-	-	Interest Rate Risk
	a. Risiko Spesifik	-	-	-	-	-	-	-	-	a. Specific Risk
	b. Risiko Umum	-	-	-	-	-	-	-	-	b. General Risk
2	Risiko Nilai Tukar	132	1.654	-	-	10.488	131.098	-	-	Foreign Exchange Risk
3	Risiko Equitas	-	-	-	-	-	-	-	-	Equity Risk
4	Risiko Komoditas	-	-	-	-	-	-	-	-	Commodity Risk
5	Risiko Option	-	-	-	-	-	-	-	-	Option Risk
Total		132	1.654	-	-	10.488	131.098	-	-	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	211.857	31.779	397.232	176.832	26.525	331.560	Basic Indicator Approach
Total		211.857	31.779	397.232	176.832	26.525	331.560	Total

Tabel 7
Pengungkapan Kuantitatif Risiko Operasional - Bank Secara Konsolidasi dengan Perusahaan Anak
 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	211.857	31.779	397.232	176.832	26.525	331.560	Basic Indicator Approach
Total		211.857	31.779	397.232	176.832	26.525	331.560	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 bln s.d 3 bln > 1 bulan to 3 month	> 3 bln s.d 6 bln > 3 bulan to 6 month	> 6 bln s.d 12 bln > 6 bulan to 12 month	> 12 bulan > 12 month	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
I. NERACA								
	A. Aset							
	1. Kas	94.917	94.917	-	-	-	-	
	2. Penempatan pada Bank Indonesia	3.574.999	3.574.999	-	-	-	-	
	3. Penempatan pada bank lain	110.345	110.345	-	-	-	-	
	4. Surat Berharga	3.961.992	-	16.215	6.526	520.691	3.418.561	
	5. Kredit Yang Diberikan	-	-	-	-	-	-	
	6. Tagihan lainnya	-	-	-	-	-	-	
	7. Lain-lain	-	-	-	-	-	-	
	Total Aset	7.742.253	3.780.261	16.215	6.526	520.691	3.418.561	
	B. Kewajiban							
	1. Dana Pihak Ketiga	15.072.595	13.414.756	1.343.324	199.573	114.942	-	
	2. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	
	3. Kewajiban kepada bank lain	560.000	560.000	-	-	-	-	
	4. Surat Berharga yang Diterbitkan	-	-	-	-	-	-	
	5. Pinjaman yang Diterima	-	-	-	-	-	-	
	6. Kewajiban lainnya	317.718	317.718	-	-	-	-	
	7. Lain-lain	-	-	-	-	-	-	
	Total Kewajiban	15.950.313	14.292.474	1.343.324	199.573	114.942	-	
	Selisih Aset dengan Kewajiban dalam Neraca	(8.208.060)	(10.512.213)	(1.327.109)	(193.047)	405.749	3.418.561	
II. REKENING ADMINISTRATIF								
	A. Tagihan Rekening Administratif							
	1. Komitmen	-	-	-	-	-	-	
	2. Kontijensi	-	-	-	-	-	-	
	Total Tagihan Rekening Administratif	-	-	-	-	-	-	
	B. Kewajiban Rekening Administratif							
	1.Komitmen	-	20.225	-	-	-	-	
	2.Kontijensi	-	-	-	-	-	-	
	Total Kewajiban Rekening Administratif	-	20.225	-	-	-	-	
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif	-	(20.225)	-	-	-	-	
	Selisih [(IA-IB)+(IIA-IIB)]	(8.208.060)	(10.532.438)	(1.327.109)	(193.047)	405.749	3.418.561	
	Selisih Kumulatif	8.208.060	(2.324.379)	(3.651.488)	(3.844.535)	(3.438.786)	(20.225)	

(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 bln s.d 3 bln > 1 bulan to 3 month	> 3 bln s.d 6 bln > 3 bulan to 6 month	> 6 bln s.d 12 bln > 6 bulan to 12 month	> 12 bulan > 12 month	
	(9)	(10)	(11)	(12)	(13)	(14)	
BALANCE SHEET							
							Assets
							Cash
	79.131	79.131	-	-	-	-	Placement at Bank Indonesia
	4.801.868	4.801.868	-	-	-	-	Placement at Other Bank
	71.050	71.050	-	-	-	-	Marketable Securities
	4.236.286	-	-	61.059	189.427	3.985.800	Loans
	3.668.829	229.874	209.529	235.025	1.571.357	1.423.044	Other Receivables
	1.711.694	1.711.694	-	-	-	-	Others
	-	-	-	-	-	-	Total Assets
	14.568.858	6.893.617	209.529	296.084	1.760.784	5.408.844	Liabilities
							Third Party Fund
	12.193.377	10.404.737	1.476.251	100.564	211.825	-	Liabilities with Bank Indonesia
	-	-	-	-	-	-	Liabilities with Other Bank
	27.072	27.072	-	-	-	-	Securities Issued
	-	-	-	-	-	-	Borrowings
	-	-	-	-	-	-	Other Liabilities
	23.124	23.124	-	-	-	-	Others
	-	-	-	-	-	-	Total Liabilities
	12.243.573	10.454.933	1.476.251	100.564	211.825	-	On Balance Sheet Asset and Liabilities Differences
	2.325.285	(3.561.316)	(1.266.722)	195.520	1.548.959	5.408.844	
OFF BALANCE SHEET							
							Off Balance Sheet Receivables
	-	-	-	-	-	-	Commitment
	5.410	5.410	-	-	-	-	Contingency
	5.410	5.410	-	-	-	-	Total Off Balance Sheet Receivables
							Off Balance Sheet Liabilities
	1.235.292	15.668	44.790	74.825	957.620	142.389	Commitment
	24.650	1.000	5.500	7.700	10.450	-	Contingency
	1.259.942	16.668	50.290	82.525	968.070	142.389	Total Off Balance Sheet Liabilities
	(1.259.942)	(16.668)	(50.290)	(82.525)	(968.070)	(142.389)	Off Balance Sheet Asset and Liabilities Differences
	(1.259.942)	(16.668)	(50.290)	(82.525)	(968.070)	(142.389)	Differences [(IA-IB)+(IIA-IIB)]
		(16.668)	(66.958)	(149.483)	(1.117.553)	(1.259.942)	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 bln s.d 3 bln > 1 bulan to 3 month	> 3 bln s.d 6 bln > 3 bulan to 6 month	> 6 bln s.d 12 bln > 6 bulan to 12 month	> 12 bulan > 12 month	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
I. NERACA								
A. Aset								
1. Kas		4.210	4.210	-	-	-	-	
2. Penempatan pada Bank Indonesia		576.136	576.136	-	-	-	-	
3. Penempatan pada bank lain		116.841	116.841	-	-	-	-	
4. Surat Berharga		78.621	-	-	-	-	78.621	
5. Kredit Yang Diberikan		52.472	-	-	36.904	15.568	-	
6. Tagihan lainnya		-	-	-	-	-	-	
7. Lain-lain		-	-	-	-	-	-	
Total Aset		828.280	697.187	-	36.904	15.568	78.621	
B. Kewajiban								
1. Dana Pihak Ketiga		405.652	355.064	48.878	932	778		
2. Kewajiban kepada Bank Indonesia		-	-	-	-	-	-	
3. Kewajiban kepada bank lain		-	-	-	-	-	-	
4. Surat Berharga yang Diterbitkan		-	-	-	-	-	-	
5. Pinjaman yang Diterima		-	-	-	-	-	-	
6. Kewajiban lainnya		-	-	-	-	-	-	
7. Lain-lain		-	-	-	-	-	-	
Total Kewajiban		405.652	355.064	48.878	932	778	-	
Selisih Aset dengan Kewajiban dalam Neraca		422.628	342.123	(48.878)	35.972	14.790	78.621	
II. REKENING ADMINISTRATIF								
A. Tagihan Rekening Administratif								
1. Komitmen		279.768	41.359	52.610	185.799	-	-	
2. Kontijensi		1.304	-	-	1.304	-	-	
Total Tagihan Rekening Administratif		281.072	41.359	52.610	187.103	-	-	
B. Kewajiban Rekening Administratif								
1.Komitmen		137.549	18.344	26.305	92.899	-	-	
2.Kontijensi		-						
Total Kewajiban Rekening Administratif		137.549	18.344	26.305	92.899	-	-	
Selisih Tagihan dan Kewajiban dalam Rekening Administratif		143.523	23.015	26.305	94.203	-	-	
Selisih [(IA-IB)+(IIA-IIB)]		566.151	365.138	(22.573)	130.175	14.790	78.621	
Selisih Kumulatif		(566.151)	(365.138)	22.573	(130.175)	(14.790)	(78.621)	

(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 bln s.d 3 bln > 1 bulan to 3 month	> 3 bln s.d 6 bln > 3 bulan to 6 month	> 6 bln s.d 12 bln > 6 bulan to 12 month	> 12 bulan > 12 month	
	(9)	(10)	(11)	(12)	(13)	(14)	
	BALANCE SHEET						
							Assets
	138	138	-	-	-	-	Cash
	2.550	2.550	-	-	-	-	Placement at Bank Indonesia
	13.778	13.778	-	-	-	-	Placement at Other Bank
	991	-	-	-	-	991	Marketable Securities
	2.842	-	-	-	-	2.842	Loans
	-	-	-	-	-	-	Other Receivables
	18	18	-	-	-	-	Others
	20.317	16.484	-	-	-	3.833	Total Assets
							Liabilities
	20.226	12.002	8.219	5	-	-	Third Party Fund
	-	-	-	-	-	-	Liabilities with Bank Indonesia
	-	-	-	-	-	-	Liabilities with Other Bank
	-	-	-	-	-	-	Securities Issued
	-	-	-	-	-	-	Borrowings
	-	-	-	-	-	-	Other Liabilities
	22	11	-	11	-	-	Others
	20.248	12.013	8.219	16	-	-	Total Liabilities
	69	4.471	(8.219)	(16)	-	3.833	On Balance Sheet Asset and Liabilities Differences
	OFF BALANCE SHEET						
							Off Balance Sheet Receivables
	2.214	198	2.016	-	-	-	Commitment
	-	-	-	-	-	-	Contingency
	2.214	198	2.016	-	-	-	Total Off Balance Sheet Receivables
							Off Balance Sheet Liabilities
	2.214	198	2.016	-	-	-	Commitment
	-	-	-	-	-	-	Contingency
	2.214	198	2.016	52	-	-	Total Off Balance Sheet Liabilities
	(2.052)	-	-	(52)	(2.000)	-	Off Balance Sheet Asset and Liabilities Differences
	(1.983)	4.471	(8.219)	(68)	(2.000)	3.833	Differences [(IA-IB)+(IIA-IIB)]
		4.471	(3.748)	(3.816)	(5.816)	(1.983)	Cummulative Differences

Fungsi Kepatuhan

Compliance Function

Fungsi Kepatuhan berperan dalam mencegah terjadinya tindakan penyimpangan oleh Bank dan memastikan segala aktivitas bisnis yang dilakukan senantiasa sesuai dengan peraturan perundang-undangan yang berlaku. Terkait hal ini, Bank Ina membentuk Satuan Kerja Kepatuhan sebagai pihak penanggung jawab yang melaksanakan fungsi tersebut agar penerapannya dapat berjalan dengan baik dan sistematis.

The Compliance Function plays a role in preventing irregularities by the Bank and ensures that all business activities are carried out in accordance with the applicable laws and regulations. Related to this, Bank Ina established a Compliance Work Unit as the responsible party that carries out this function so that the implementation can run properly and systematically.

Pedoman Operasional Kepatuhan

Dalam rangka memaksimalkan pelaksanaan Fungsi Kepatuhan, Bank Ina telah menyusun 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. Pedoman dan piagam tersebut disusun dengan berlandaskan pada Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Fungsi Kepatuhan Bank Umum.

Compliance Operational Guidelines

In order to maximize the implementation of the Compliance Function, Bank Ina has prepared Work Guidelines for Compliance Unit and Anti-Money Laundering and Counter-Terrorism Financing (AML-CTF) Work Unit No. Com/006/01/0919 dated 12 September 2019 and the Compliance Charter issued on 20 May 2019. The guidelines and charter were prepared based on Financial Services Authority Regulation No. 46/POJK.03/2017 on the Compliance Function for Commercial Banks.

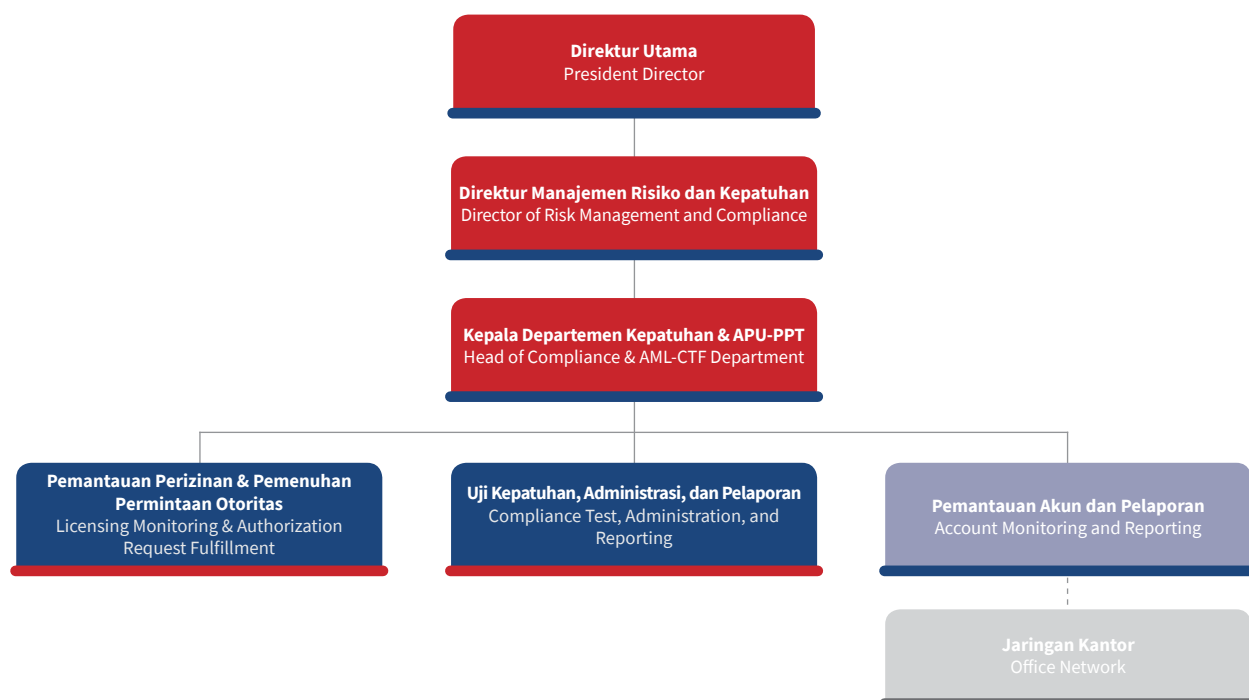
Struktur Organisasi Fungsi Kepatuhan

Struktur organisasi Fungsi Kepatuhan Bank Ina digambarkan pada bagan berikut.

Compliance Function Organizational Structure

The organizational structure of Bank Ina's Compliance Function is illustrated in the following chart.

Struktur Organisasi Kepatuhan dan APU-PPT Organizational Structure of Compliance and AML-CTF



Pelaksana Fungsi Kepatuhan

Direktur Fungsi Kepatuhan

Fungsi Kepatuhan Bank Ina berada dalam pengawasan Direktur Manajemen Risiko dan Kepatuhan yang memiliki 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; dan
 - 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

Fungsi Kepatuhan juga menjadi bagian tugas dari Departemen Kepatuhan dan APU-PPT Bank Ina. Departemen ini dibentuk untuk melaksanakan tugas dan tanggung jawab berikut.

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.
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).

Compliance Function Executor

Director of Compliance Function

Bank Ina's Compliance function is under the supervision of the Risk Management and Compliance Director who has the following duties and responsibilities.

1. Formulate strategies to encourage the creation of the Bank's Compliance Culture.
2. Propose compliance policies or compliance principles to be determined by the Board of Directors.
3. Establish compliance systems and procedures that will be used to develop the Bank's internal regulations and guidelines.
4. Ensure that all policies, provisions, systems, and procedures, as well as business activities carried out by the Bank are in accordance with the provisions of the Financial Services Authority, Bank Indonesia, and the applicable laws and regulations.
5. Minimizing the Bank's compliance risk.
6. 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 function is also part of the duties of the Compliance Department and AML-CTF of Bank Ina. This department was formed to carry out the following duties and responsibilities.

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.
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).

Pada tahun 2022, personil Departemen Kepatuhan dan APU-PPT Bank Ina berjumlah 4 orang, termasuk Kepala Departemen Kepatuhan dan APU-PPT yang dijabat oleh Tutok Walter S Saragih berdasarkan Surat Keputusan Direksi No. SK/DIR/023/0811. Profil beliau telah diungkapkan pada bagian Profil Pejabat Eksekutif bab Profil Perusahaan dalam Laporan Tahunan ini.

Independensi Fungsi Kepatuhan

Bank Ina menjamin independensi pelaksana fungsi kepatuhan dalam melaksanakan tugas dan tanggung jawabnya. Bank telah memastikan bahwa pelaksana fungsi kepatuhan tidak memiliki 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 mempengaruhi kemampuan yang bersangkutan. Selain itu, pejabat dan staf di Satuan Kerja Kepatuhan dilarang ditempatkan pada posisi menghadapi benturan kepentingan dan melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Bank Ina.

Pengembangan Kompetensi Departemen Kepatuhan dan APU-PPT

Bank Ina mengikutsertakan personil Departemen Kepatuhan dan APU-PPT dalam berbagai program pengembangan kompetensi guna memaksimalkan pelaksanaan tugas dan tanggung jawabnya. Pengembangan kompetensi yang telah diikuti di sepanjang tahun 2022, diungkapkan sebagai berikut.

In 2022, personnel of the Department of Compliance and AML-CTF of Bank Ina consisted of 4 people, including the Head of Compliance Department and AML-CTF, which was held by Tutok Walter S. Saragih based on Board of Directors Decision No. SK/DIR/023/0811. His profile has been disclosed in the Executive Officer Profile section of the Company Profile chapter in this Annual Report.

Compliance Function Independency

Bank Ina guarantees the independency of executors of compliance function in carrying out duties and responsibilities. The Bank has ensured that the executor of compliance function has no financial, management, ownership, and/or family relationship up to the second degree with members of the Board of Directors, members of the Board of Commissioners, and/or Controlling Shareholder or relationship with the Bank which may affect the ability of the person concerned. In addition, officials and staff in the Compliance Work Unit are prohibited from being placed in a position facing a conflict of interest and taking preventive measures so that policies and/or decisions are taken by the Board of Directors of Bank Ina.

Compliance Department and AML-CTF Competency Development

Bank Ina includes Compliance Department and AML-CTF personnel in various competency development programs in order to maximize the implementation of their duties and responsibilities. Competency development attended throughout 2022 is disclosed as follows.

Materi Pengembangan Development Materials	Tempat dan Waktu Pelaksanaan Place and Time	Penyelenggara Organizer
Sosialisasi Dampak Perubahan NPWP 16 Digit Bagi Sektor Perbankan Dissemination of the Impact of Changing the 16-Digit TIN for the Banking Sector	Webinar Zoom Meeting, 13 Januari 2022 Zoom Meeting Webinar, January 13, 2022	Kementerian Keuangan Republik Indonesia Ministry of Finance of the Republic of Indonesia
Identifikasi Transaksi Keuangan Mencurigakan dan Penentuan Tindak Pidana Asal Identification of Suspicious Financial Transactions and Determination of Predicate Crimes	Webinar Zoom Meeting, 16 Februari 2022 Zoom Meeting Webinar, 16 February 2022	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) Banking Compliance Director Communication Forum (FKDKP)
<i>Opportunities, Challenges, and Impacts on Utilizing New Technologies in Strengthening The AML/CFT Regime</i>	Webinar Zoom Meeting, 23 Februari 2022 Zoom Meeting Webinar, 23 February 2022	Otoritas Jasa Keuangan Financial Services Authority
Peran Regtech dalam Mendukung Kinerja Lembaga Jasa Keuangan The Role of Regtech in Supporting the Performance of Financial Services Institutions	Webinar Zoom Meeting, 31 Maret 2022 Zoom Meeting Webinar, March 31, 2022	Otoritas Jasa Keuangan Financial Services Authority
Prakonvensi Rancangan Standar Kompetensi Kerja Nasional Indonesia (RSKKN) Bidan APU-PPT Pre-convention of the Draft of Indonesian National Work Competency Standards (RSKKN) for AML-CTF	Webinar Zoom Meeting, 6 April 2022 Zoom Meeting Webinar, 6 April 2022	Otoritas Jasa Keuangan Financial Services Authority
Menelusuri Jejak Binary Option dan Robot Trading Illegal, Menjerat Pelaku Penipuan Tracking Traces of Binary Option and Illegal Robot Trading, Ensnare Fraudsters	Webinar Zoom Meeting, 18 April 2022 Zoom Meeting Webinar, 18 April 2022	Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) Indonesian Financial Transaction Reports and Analysis Center (INTRAC)

Pelaksanaan Program Kerja Fungsi Kepatuhan Tahun 2022

Sepanjang tahun 2022, Satuan Kerja kepatuhan Bank Ina telah melaksanakan kegiatan-kegiatan berikut.

Implementation of Compliance Function's Work Program in 2022

Throughout 2022, Bank Ina's compliance work unit carried out the following activities.

Tanggal Date	Kegiatan Activity
6 Januari 2022 January 6, 2022	Laporan Pengaduan Nasabah Triwulan IV 2021. Quarterly IV 2021 Customer Complaint Report.
17 Januari 2022 January 17, 2022	Laporan Strategi <i>Anti-Fraud</i> Semester II Tahun 2021. Anti-Fraud Strategy Report Semester II of 2021.
31 Januari 2022 January 31, 2022	1. Laporan Kepatuhan Semester II Tahun 2021. 2. Laporan Penilaian Sendiri Pelaksanaan GCG Posisi 31 Desember 2021. 3. Laporan Perubahan Pihak Terkait Posisi 31 Desember 2021. 1. 2021 Semester II Compliance Report. 2. GCG Implementation Self-Assessment Report for the position of 31 December 2021. 3. Report on Changes in Related Parties Position December 31, 2021.
7 April 2022 April 7, 2022	Laporan Pengaduan Nasabah Triwulan I 2022. Quarterly Customer Complaints Report I 2022.
28 April 2022 April 28, 2022	Laporan Pelaksanaan Tata Kelola Tahun 2021. 2021 Governance Implementation Report.
6 Juli 2022 July 6, 2022	Laporan Pengaduan Nasabah Triwulan II 2022. Quarter II 2022 Customer Complaint Report.
11 Juli 2022 July 11, 2022	Laporan Strategi <i>Anti-Fraud</i> Insidental melalui APOLO. Incidental Anti-Fraud Strategy Report via APOLO.
15 Juli 2022 July 15, 2022	Laporan Strategi <i>Anti-Fraud</i> Semester I Tahun 2022. Anti-Fraud Strategy Report Semester I of 2022.
28 Juli 2022 July 28, 2022	Laporan Perubahan Pihak Terkait Posisi 30 Juni 2022. Report on Changes in Related Parties Position of 30 June 2022.
29 Juli 2022 July 29, 2022	1. Laporan Kepatuhan Semester I Tahun 2022. 2. Laporan Penilaian Sendiri Pelaksanaan GCG Posisi 30 Juni 2022. 1. Compliance Report Semester I Year 2022. 2. GCG Implementation Self-Assessment Report Position of June 30, 2022.
5 Oktober 2022 October 5, 2022	Laporan Pengaduan Nasabah Triwulan III 2022. Quarter III 2022 Customer Complaint Report.
2 Januari-31 Desember 2022 January 2-December 31, 2022	1. Uji Kepatuhan Kredit sebanyak 405 Pengajuan. 2. Tindak Lanjut atas Laporan Hasil Pemeriksaan (KHP) Otoritas Jasa Keuangan sesuai batas waktu penyampaian. 1. Credit Compliance Test of 405 Submissions. 2. Follow-up on the Financial Services Authority Audit Report (KHP) according to the submission deadline.

Evaluasi Efektivitas Fungsi Kepatuhan

Sepanjang tahun 2022, Bank Ina telah memaksimalkan pelaksanaan fungsi kepatuhan dalam mematuhi berbagai kaidah perbankan yang berlaku. Bank juga telah menerapkan sistem pengendalian internal dan melakukan *monitoring* terhadap proses pelaksanaannya. Namun, masih terdapat laporan Bank kepada regulator yang dikenakan sanksi sehingga Bank perlu melakukan peningkatan dalam pelaksanaan fungsi kepatuhan sebagai upaya meminimalkan pengenaan denda oleh Bank Indonesia, Otoritas Jasa Keuangan, maupun otoritas lainnya, baik sebagai akibat

Evaluation of the Effectiveness of Compliance Function

Throughout 2022, Bank Ina maximized the implementation of compliance function in complying with various applicable banking rules. The Bank has also implemented an internal control system and carried out monitoring to the implementation process. However, there are still reports from the Bank to the regulator that have been sanctioned so the Bank needs to improve the implementation of compliance function as an effort to minimize the imposition of fines by Bank Indonesia, the Financial Services Authority, and other authorities, either as a result of errors and/or

kesalahan dan/atau keterlambatan penyampaian laporan. Terkait hal tersebut, Bank Ina melakukan berbagai upaya 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);
 - 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. RMG/13/02/0621 tanggal 1 Juli 2021, 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, PPO, 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.
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.

delays in submitting reports. Related to this, Bank Ina has made various efforts as follows.

1. Increased training in the operational field so that task execution can be better. Training is conducted both externally and internally. Internal training can be carried out by internal instructors who put more emphasis on operational techniques. HR capacity building is also carried out through operational meetings.
2. 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);
 - d. In an effort to raise awareness, vigilance against fraud and anti-fraud growing culture, then the Bank organizes Anti-Fraud Dissemination, Implementation of Strategic Policies and Anti-Fraud Procedures No. RMG/13/02/0621 dated 1 July 2021, improvement of Work Guidelines, and other efforts as stated 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.
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

Perkara penting yang dihadapi Bank Ina selama tahun 2022 diungkapkan sebagai berikut.

Bank Ina faced significant cases in 2022 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	1	1
Dalam proses penyelesaian In settlement process	-	-
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				
Hubungan industri Industry Relations	Putus Final	-	Membayar uang jasa Pay service fee	-
Kasus Pidana Criminal case				
Perbankan Banking	Putus Final	-	Kerugian sebesar Rp500 juta. Loss of Rp500 million.	-

Sanksi Administratif

Administrative Sanctions

Sanksi administratif yang diterima Bank Ina selama tahun 2022 diungkapkan sebagai berikut.

The administrative sanctions received by Bank Ina during 2022 are disclosed as follows.

Jenis Pelanggaran Type of Violation	Sanksi yang Diterima Sanctions Received (Rp)
Denda atas koreksi Laporan Bank Umum Terintegrasi (LBUT) tanggal 6 April 2022 Penalties for corrections to the Integrated Commercial Bank Report (LBUT) dated 6 April 2022	200.000
Denda dari Otoritas Jasa Keuangan atas pelaksanaan kerja sama beberapa aktivitas <i>bancassurance</i> tanpa persetujuan dari Otoritas Jasa Keuangan, meliputi kerja sama dengan Equity Insurance sejak tahun 2002, Mega Insurance sejak tahun 2014, ACA Insurance sejak tahun 2015; dan Harta Insurance sejak tahun 2017. Fines from the Financial Services Authority for cooperating with several bancassurance activities without approval from the Financial Services Authority, including cooperation with Equity Insurance since 2002, Mega Insurance since 2014, ACA Insurance since 2015; and Harta Insurance since 2017.	500.000.000
Denda atas kesalahan pelaporan SLIK Fines for misreporting SLIK	150.000

Jenis Pelanggaran Type of Violation	Sanksi yang Diterima Sanctions Received (Rp)
Pembebanan sanksi kewajiban membayar atas transaksi Data Keuangan Elektronik (DKE) <i>Reject Kode Error 6003</i> Imposition of payment obligation sanctions for Electronic Financial Data (DKE) transactions <i>Reject Code Error 6003</i>	5.000.000
Sanksi denda tidak lapor PDN Fines for not reporting PDN	2.000.000
Keterlambatan laporan data transaksi efek ketika partisipan bertindak sebagai partisipan <i>buyer</i> selama 1 jam Delay in reporting securities transaction data when participants act as participants <i>buyer</i> for 1 hour	10.000
Koreksi Laporan Kantor Pusat Bank Umum (LKPB) <i>form 306</i> posisi data bulan Desember 2021 Corrections to Commercial Bank Head Office Reports (LKPB) <i>form 306</i> data positions for December 2021	500.000
Denda LKPB <i>form 302</i> November 2021 LKPB fines <i>form 302</i> November 2021	50.000

Akses Informasi dan Data

Access to Information and Data

Bank Ina berkomitmen untuk memberikan kemudahan akses informasi kepada masyarakat, Pemegang Saham, ataupun pemangku kepentingan lainnya. Informasi tersebut dapat diakses melalui:

Bank Ina is committed to providing easy access to information to the public, shareholders or other stakeholders. This information can be accessed via:

Sekretaris Perusahaan Corporate Secretary	John Eric Pontoh
Alamat Address	Gedung Ariobimo Sentral Mezzanine Floor Jl. HR Rasuna Said Blok X-2 Kav. 5 Jakarta Selatan, 12950
Telepon Telephone	+62 21 252 5678
Faksimile Facsimile	+62 21 252 5025
Call Center Call Center	1500738
E-mail	corp_sec@bankina.co.id
Media Elektronik Electronic Media	
Situs Web Bank Bank Website	www.bankina.co.id
Situs Web Pasar Modal Capital Market Website	www.idx.co.id
Situs Web Kustodian Custodian Website	www.ksei.co.id
Situs Web Otoritas Jasa Keuangan Financial Services Authority Website	www.ojk.go.id
Media Sosial Social Media	
Facebook	Bank Ina
Instagram	bankinaperdana

Media Cetak

Media cetak menjadi salah satu sarana penyampaian informasi yang digunakan Bank Ina, sekaligus sebagai sarana pemenuhan aturan regulator. Selain itu, penyampaian informasi melalui media cetak ditujukan untuk memberikan informasi kepada masyarakat yang masih belum memanfaatkan media elektronik. Bank Ina juga memberikan informasi terkait produk dalam bentuk *leaflet* atau brosur yang dapat dengan mudah didapatkan di setiap kantor agar masyarakat dapat dengan mudah mengenai informasi mengenai layanan dan keunggulan produk yang ditawarkan.

Siaran Pers

Sepanjang tahun 2022, Bank Ina merilis Siaran Pers untuk menginformasikan berbagai kegiatan yang dijalankan, baik yang terkait dengan kinerja Bank maupun kegiatan lainnya, sebagai berikut.

Print Media

Print media is one of the means of conveying information used by Bank Ina, as well as a means of fulfilling regulatory regulations. In addition, the delivery of information through print media is intended to provide information to people who still do not utilize electronic media. Bank Ina also provides information related to products in the form of leaflet or brochures that can be easily obtained in every office so that people can easily get information about the services and product advantages offered.

Press Releases

Throughout 2022, Bank Ina released a Press Release to inform various activities carried out, both related to the Bank's performance and other activities, as follows.

Tanggal Date	Media	Informasi Information
5 September 2022 5 September 2022	Infobanknews.com	Hari Pelanggan, Bank Ina Perdana Tingkatkan Kualitas Layanan dan Produk Customer Day, Bank Ina Perdana Improves Service and Product Quality
5 September 2022 5 September 2022	Investor.id	Hari Pelanggan Nasional, Bank Ina (BINA) Genjot Sosialisasi Penggunaan Ina Mobile National Customer Day, Bank Ina (BINA) Boosts Socialization of Using Ina Mobile
5 September 2022 5 September 2022	Wartaekonomi.co.id	Peringati Hari Pelanggan Nasional, Bank Ina Tingkatkan Kualitas Layanan dan Produk Commemorating National Customer Day, Bank Ina Improves Service and Product Quality
5 September 2022 5 September 2022	Beritasatu.com	Sambut HPN, Bank Ina Edukasi Nasabah Penggunaan Ina Mobile Welcoming HPN, Bank Ina Educates Customers on Using Ina Mobile
5 September 2022 5 September 2022	Pasardana.id	BINA Catat Penyaluran Kredit Melonjak 149 Persen BINA Records Loan Distribution Soars 149 Percent
15 September 2022 15 September 2022	Murianews.com	Bank Ina Buka Cabang di Pati, Siap Jadi Konvensional dan Digital Guna Bantu UMKM Serta Korporasi Bank Ina Opens a Branch in Pati, Ready to Be Conventional and Digital to Help MSMEs and Corporations
26 September 2022 26 September 2022	Pasardana.id	Berhasil Genjot Kredit, Laba Bank Ina Melonjak 128 Persen Successfully Boosting Credit, Bank Ina's Profits Soared 128 Percent
26 September 2022 26 September 2022	Emitennews.com	Genjot Kredit, Laba Bank Ina Perdana (BINA) Melesat 128 Persen di Semester I Boosting Credit, Bank Ina Perdana's (BINA) Profits Soared 128 Percent in Semester I
26 September 2022 26 September 2022	Wartaekonomi.co.id	Berhasil Genjot Kredit, Laba Bank Milik Grup Salim Melonjak 128 Persen Successfully Boosting Credit, Bank Profits Owned by the Salim Group Soared 128 Percent
26 September 2022 26 September 2022	Infobanknews.com	Genjot Kredit, Laba Bank Ina Melonjak 128% Boosting Credit, Bank Ina's Profit Soars 128%
26 September 2022 26 September 2022	Keuangan.kontan.co.id	Laba Bank Ina Melesat pada Semester I, Ini Pendorongnya Bank Ina's profit skyrocketed in Semester I, this is the driving force
27 September 2022 27 September 2022	Beritasatu.com	Pertumbuhan Kredit Topang Kenaikan Laba Bank Ina 128% Credit Growth Support Bank Ina Profit Increase 128%
27 September 2022 27 September 2022	Investor.id	Laba Bank Ina (BINA) Melonjak 128% Bank Ina (BINA) Profit Soared 128%
27 Oktober 2022 October 27, 2022	IDXChannel.com	Bank Ina (BINA) Bidik 60 Ribu Nasabah Baru di 2022, Ini Strateginya Bank Ina (BINA) Aims for 60 Thousand New Customers in 2022, Here's the Strategy
27 Oktober 2022 October 27, 2022	Investor.id	Bank Ina Bidik 60 Ribu Nasabah Baru Lewat Program "Tabina Triple Untung" Bank Ina Aims for 60 Thousand New Customers Through the "Tabina Triple Profit" Program
27 Oktober 2022 October 27, 2022	Pasardana.id	BINA Incar 60 Ribu Nasabah Baru Lewat Program Tabina Triple Untung BINA Targets 60 Thousand New Customers Through the Tabina Triple Profit Program
27 Oktober 2022 October 27, 2022	Infobanknews.com	Bank Ina Incar 60 Ribu Nasabah Baru Lewat Program Anyarnya Bank Ina Targets 60 Thousand New Customers Through Its New Program
27 Oktober 2022 October 27, 2022	Kontan.co.id	Gelar Program Baru, Bank Ina Incar 60 Ribu Nasabah Anyar Holds New Program, Bank Ina Targets 60 Thousand New Customers
27 Oktober 2022 October 27, 2022	Emitennews.com	Bank Ina (BINA) Incar 60 Ribu Nasabah Baru dari Program "Tabina Triple Untung" Bank Ina (BINA) Targets 60 Thousand New Customers from the "Tabina Triple Profit" Program



Tanggal Date	Media	Informasi Information
27 Oktober 2022 October 27, 2022	Wartaekonomi.co.id	Bank Ina Incar 60 Ribu Nasabah Baru dari Program Tabina Triple Untung Bank Ina Targets 60,000 New Customers from the Tabina Triple Profit Program
28 Oktober 2022 October 28, 2022	Suara.com	Luncurkan Produk Baru, Emiten Bank Ina Incar 60 Ribu Nasabah Baru Launching a New Product, Issuer Bank Ina Targets 60,000 New Customers
18 November 2022 18 November 2022	Emitennews.com	Bank Ina (BINA) Kucurkan Kredit Mikro <i>Lending</i> ke 700 Petani Singkong Bank Ina (BINA) Distributes Micro Credit Lending to 700 Cassava Farmers
18 November 2022 18 November 2022	Pasardana.id	BINA Incar Penyaluran KUR Kepada 700 Petani Singkong BINA Eyes Distribution of KUR to 700 Cassava Farmers
18 November 2022 18 November 2022	Infobanknews.com	Bank Ina Kucurkan Kredit Mikro <i>Lending</i> ke 700 Petani Ina Distributes Micro Credit Lending to 700 Farmers
18 November 2022 18 November 2022	Investor.id	Bank Ina (BINA) Kucurkan Kredit Mikro Untuk Petani Singkong Bank Ina (BINA) Disburses Micro Credit for Cassava Farmers
19 November 2022 19 November 2022	Beritasatu.com	Ditunjuk Bank Penyalur KUR, BINA Kucurkan kredit 700 Petani Appointed KUR channeling bank, BINA disburses credit for 700 farmers
21 November 2022 21 November 2022	Wartaekonomi.co.id	Ditunjuk Jadi Penyalur KUR, Bank Ina Kucurkan Kredit Mikro <i>Lending</i> ke 700 Petani di Sukabumi Appointed as KUR Channel, Bank Ina Disburses Micro Credit Lending to 700 Farmers in Sukabumi
21 November 2022 21 November 2022	Kontan.co.id	Bank Ina Kucurkan Kredit Mikro <i>Lending</i> bagi 700 Petani Bank Ina Distributes Micro Credit Lending for 700 Farmers
25 November 2022 25 November 2022	IDXChannel.com	Bank Ina (BINA) Kucurkan Kredit Mikro <i>Lending</i> bagi 700 Petani Bank Ina (BINA) Distributes Micro Credit Lending for 700 Farmers
1 Desember 2022 December 1, 2022	Keuangan.kontan.co.id	Perkuat Struktur Permodalan, Bank Ina Incar Dana <i>Rights Issue</i> Rp 1,2 Triliun Strengthening the Capital Structure, Bank Ina Eyes Funds Rights Issue IDR 1.2 Trillion
1 Desember 2022 December 1, 2022	Beritasatu.com	Bank Ina Siap <i>Right Issue</i> Jumbo Rp 1,2 T untuk Perkuat Modal Bank Ina Prepare Right Issue Jumbo IDR 1.2 T to Strengthen Capital
1 Desember 2022 December 1, 2022	Wartaekonomi.co.id	Perkuat Struktur Permodalan, BINA Incar Dana <i>Right Issue</i> Rp1,2 Triliun Strengthen Capital Structure, BINA Eyes Funds Right Issue IDR 1.2 Trillion
1 Desember 2022 December 1, 2022	Investor.id	Perkuat Modal, Bank Ina Perdana Siap Gelar <i>Right Issue</i> Jumbo Strengthening Capital, Bank Ina Perdana is Ready to Hold Right Issue Jumbo
1 Desember 2022 December 1, 2022	Infobanknews.com	Perkuat Struktur Modal, Bank Ina Incar Dana <i>Rights Issue</i> Rp1,2 Triliun Strengthen Capital Structure, Bank Ina Eyes Funds Rights Issue IDR 1.2 Trillion
6 Desember 2022 December 6, 2022	Infobanknews.com	Bank Ina Bidik 10 Ribu Nasabah Baru Lewat Program Tabina Berjangka Bank Ina Aims for 10,000 New Customers Through the Tabina Berjangka Program
6 Desember 2022 December 6, 2022	IDXChannel.com	Tumbuhkan Budaya Menabung, Bank Ina (BINA) Bidik 10 Ribu Nasabah Lewat Tabina Berjangka Fostering a Culture of Saving, Bank Ina (BINA) Aims for 10,000 Customers Through Tabina Berjangka
6 Desember 2022 December 6, 2022	Pasardana.id	BINA Bidik 10 Ribu Nasabah Baru Tabina Berjangka BINA Aims for 10,000 New Tabina Berjangka Customers
6 Desember 2022 December 6, 2022	Emitennews.com	Bank Ina Perdana (BINA) Bidik 10 Ribu Nasabah Tabina Berjangka Bank Ina Perdana (BINA) Aims for 10,000 Tabina Futures Customers
6 Desember 2022 December 6, 2022	Kontan.co.id	BINA Bidik 10 Ribu Nasabah Baru Lewat Program Tabina Berjangka BINA Aims for 10,000 New Customers Through the Tabina Berjangka Program
6 Desember 2022 December 6, 2022	Wartaekonomi.co.id	Tumbuhkan Budaya Menabung, Bank Ina Bidik 10 Ribu Nasabah Lewat Program Tabina Berjangka Fostering a Saving Culture, Bank Ina Aims for 10,000 Customers Through the Futures Savings Program
6 Desember 2022 December 6, 2022	Investor.id	Bank Ina (BINA) Luncurkan Program Tabina Berjangka Bank Ina (BINA) Launches Futures Savings Program
7 Desember 2022 December 7, 2022	Beritasatu.com	Bank Ina Perdana Bidik 10.000 Nasabah Baru di Kota Besar Bank Ina Perdana Aims for 10,000 New Customers in Big Cities

Kode Etik

Code of Conducts

Bank Ina memiliki Pedoman Kode Etik yang ditetapkan pada 29 Maret 2019. Pedoman tersebut disusun sebagai acuan bagi karyawan dalam menjalankan tugas dan pengambilan keputusan guna menciptakan lingkungan dan hubungan kerja yang harmonis dan profesional serta memberikan pelayanan yang baik kepada nasabah.

Isi Kode Etik

Isi Pedoman Kode Etik Bank Ina, yakni:

1. Prinsip Dasar Sikap dan Perilaku;
2. Tanggung Jawab Karyawan terhadap Perusahaan/Nasabah/Rekanan;
3. Penggunaan dan Perlindungan terhadap Peralatan dan Fasilitas Perusahaan;
4. Hak Terhadap *Intellectual Property* dan Penggunaan Nama dan Logo Perusahaan Aktivitas Politik;
5. Penerimaan dan Pemberian Hadiah;
6. Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme;
7. *Insider Trading*;
8. Pelecehan Seksual;
9. Transaksi dengan Perusahaan Afiliasi; dan
10. Lain-lain.

Penerapan Kode Etik pada Setiap Jenjang Organisasi

Kode Etik wajib dipatuhi oleh seluruh insan Bank Ina di seluruh jenjang organisasi, termasuk Dewan Komisaris, Direksi, dan Pejabat Eksekutif. Oleh karena itu, seluruh insan Bank atas kesadarannya menandatangani "Janji Karyawan, Deklarasi Pernyataan *Anti-Fraud*, Surat Pernyataan Penghindaran Benturan Kepentingan, Kode Etik Perilaku Karyawan dan Deklarasi Pakta Integritas".

Bank Ina has a Code of Conduct set on 29 March 2019. The Conduct is prepared as a reference for employees in carrying out their duties and making decisions in order to create a harmonious and professional work environment and relationship and provide good service to customers.

Contents of Code of Conduct

The contents of Bank Ina's Code of Conduct are:

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.

Applying Code of Conduct at Every Level of the Organization

The Code of Conduct must be complied with by all Bank Ina personnel at all levels of the organization, including the Board of Commissioners, Board of Directors, and Executive Officers. Therefore, all Bank personnel consciously signed the "Employee Pledge, Declaration of Anti-Fraud, Statement of Avoidance of Conflicts of Interest, Code of Conduct of Employees and Declaration of Integrity Pact".

Penyebarluasan dan Sosialisasi

Penyebarluasan dan sosialisasi Kode Etik dilakukan secara berkala dan menyeluruh oleh Satuan Kerja Kepatuhan. Penyebarluasan dan sosialisasi tersebut dapat dilakukan secara langsung ataupun melalui media komunikasi Bank, seperti intranet Bank, Grup WhatsApp, media sosial, serta kegiatan internal di masing-masing unit kerja.

Sanksi Pelanggaran Kode Etik

Setiap pelanggaran terkait Kode Etik Bank akan diproses, ditindaklanjuti, dan diberikan sanksi sesuai dengan tingkat pelanggarannya. Adapun sanksi yang diberikan oleh Bank Ina terkait pelanggaran Kode Etik diungkapkan sebagai berikut.

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; dan - 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; dan - Penundaan promosi (jabatan dan grade). - 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 (Fraud) and Serious Violations	Pemutusan Hubungan Kerja (PHK) Termination of Employment (PHK)	-	Dapat diproses secara hukum. Can be processed legally.

Jumlah Pelanggaran

Sepanjang tahun 2022, tidak terdapat pengaduan terkait pelanggaran Kode Etik, baik yang dilakukan oleh Manajemen ataupun karyawan Bank.

Dissemination and Socialization

The dissemination and socialization of the Code of Conduct is carried out periodically and thoroughly by the Compliance Unit. This dissemination and socialization can be done directly or through the Bank's communication media, such as the Bank's intranet, WhatsApp Groups, social media, as well as internal activities in each work unit.

Sanctions for Violation of the Code of Conduct

Every violation related to the Bank's Code of Conduct will be processed, followed up, and given sanctions according to the level of the violation. The sanctions given by Bank Ina related to violations of the Code of Conduct are disclosed as follows.

Number of Violations

In 2022, there were no complaints regarding violations of the Code of Conduct, whether committed by Management or Bank employees.

Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT)

Anti-Money Laundering and Combating the Financing of Terrorism (AML-CFT) Program

Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) merupakan bagian tugas dari Satuan Kerja Kepatuhan untuk mengurangi terjadinya risiko hukum akibat tindakan tersebut. Sebagai bentuk komitmen Bank untuk menghindari terjadinya tindakan APU-PPT, Bank Ina secara berkala menyelenggarakan pelatihan dan sosialisasi mengenai Program APU-PPT kepada karyawan baru ataupun karyawan lama untuk meningkatkan pemahaman dan kesadaran terkait tindakan tersebut.

Selama tahun 2022, Bank telah melaksanakan berbagai kegiatan terkait Program APU-PPT yang diuraikan sebagai berikut.

1. Pengkinian Data dan Profil Nasabah.
2. Pemantauan transaksi Nasabah.
3. Pelaporan Laporan Transaksi Keuangan Tunai (LKTK), Laporan Transaksi Keuangan dari dan ke Luar Negeri (LTKL), dan Laporan Transaksi Keuangan Mencurigakan (LTKM) melalui go-AML.
4. Pelatihan karyawan terkait Penerapan Program APU-PPT.
5. Penyusunan Kebijakan Manajemen APU-PPT perihal Prosedur *Customer Due Diligence* (CDD) dan *Enhanced Due Diligence* (EDD) pada layanan Perbankan Digital.
5. *Review Parameter Unusual Transaction* (UTR) Aplikasi APU-Jiarsi.

The Anti-Money Laundering and Combating the Financing of Terrorism (AML-CFT) Program is part of the Compliance Work Unit's task of reducing the occurrence of legal risks resulting from such actions. As a form of the Bank's commitment to prevent AML-CFT actions from occurring, Bank Ina regularly organizes training and outreach regarding the AML-CFT Program to new and existing employees to increase understanding and awareness regarding these actions.

During 2022, the Bank carried out various activities related to the AML-CFT Program which are described as follows.

1. Updating customer data and profiles.
2. Monitoring customer transactions.
3. Reporting of Cash Financial Transaction Reports (LKTK), Financial Transaction Reports from and to Overseas (LTKL), and Suspicious Financial Transaction Reports (LTKM) through go-AML.
4. Employee training related to the Implementation of the AML-CFT.
5. Preparation of AML-CTF Management Policy regarding Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) procedures for Digital Banking services.
6. Review Parameter of Unusual Transaction (UTR) of APU-Jiarsi application.

Internal Fraud

Internal Fraud

Penanganan *Internal Fraud* Bank Ina mengacu pada Peraturan Otoritas Jasa Keuangan No. 39/POJK.03/2019 tanggal 19 Desember 2019 tentang Penerapan Strategi *Anti-Fraud*. Oleh karena itu, Bank senantiasa memantau potensi terjadinya *fraud*, kolusi, dan penyalahgunaan wewenang terhadap yang dilakukan pengurus dan karyawan dengan melakukan pemeriksaan informasi debitur (iDeb) secara berkala, sebagai bagian dari *Know Your Employee* dan Strategi *Anti-Fraud*, sebagaimana tercantum dalam Kebijakan dan Prosedur Strategi *Anti-Fraud* No. RMG/13/02/0621 tanggal 1 Juli 2021 dan Kebijakan Perencanaan Tenaga Kerja, Prosedur Rekrutmen, dan Penerimaan Karyawan No. SDM/003/0519 bulan Mei 2019. Proses ini merupakan antisipasi dini terhadap kemungkinan kredit macet yang dialami pengurus dan karyawan Bank, serta sebagai upaya untuk menghindari salah satu unsur penyebab terjadinya *fraud*, yakni tekanan yang dialami oleh karyawan.

In handling Internal Fraud, Bank Ina refers to the Financial Services Authority Regulation No. 39/POJK.03/2019 dated 19 December 2019 on Anti-Fraud Strategy Implementation. Therefore, the Bank constantly monitors potential occurrences of fraud, collusion, and abuse of authority against management and employees by periodically checking debtor information (iDeb), as part of Know Your Employee and Anti-Fraud Strategy, as stated in the Strategy Policies and Anti-Fraud Procedures No. RMG/13/02/0621 dated 1 July 2021 and Manpower Planning Policy, Recruitment Procedures, and Employee Acceptance No. SDM/003/0519 May 2019. This process is an early anticipation of the possibility of bad credit experienced by the management and employees of the Bank, as well as an effort to avoid one of the elements that causes bad debts to occur the fraud, namely the pressure experienced by employees.

Adapun informasi terkait *internal fraud* yang diterima oleh Bank sepanjang tahun 2022 diungkapkan pada tabel berikut.

As for information related to internal fraud received by the Bank throughout 2022 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	
	2022	2021	2022	2021	2022	2021
Total Fraud Total Fraud	Nihil None	Nihil None	2	1	Nihil None	Nihil None
Telah Diselesaikan Already settled	Nihil None	Nihil None	2	Nihil None	Nihil None	Nihil None
Dalam Proses Penyelesaian Internal Bank In the Bank's Internal Settlement Process	Nihil None	Nihil None	Nihil None	Nihil None	Nihil None	Nihil None
Belum Diupayakan Penyelesaian Not Resolved Yet	Nihil None	Nihil None	Nihil None	Nihil None	Nihil None	Nihil None
Telah Ditindaklanjuti melalui Proses Hukum Has Been Followed Up Through Legal Process	Nihil None	Nihil None	Nihil None	1	Nihil None	Nihil None

Sistem Pelaporan Pelanggaran Whistleblowing System

Sistem pelaporan pelanggaran (*whistleblowing system/WBS*) merupakan wadah bagi karyawan dan pemangku kepentingan lainnya untuk menyampaikan laporan terkait pelanggaran yang terjadi di dalam aktivitas bisnis. Penerapan sistem tersebut diharapkan dapat mendorong insan Bank untuk bekerja dengan penuh integritas dan berpegang teguh pada nilai dan budaya Bank. Selain itu, dalam rangka mengoptimalkan penerapan WBS, Bank Ina telah menyusun Pedoman Sistem Pelaporan Pelanggaran No. SK/DIR/005/2021 tentang Tim Penanganan *Whistleblower*.

The whistleblowing system (WBS) is a forum for employees and other stakeholders to submit reports regarding violations that occur in business activities. The implementation of this system is expected to encourage Bank personnel to work with full integrity and adhere to the Bank's values and culture. In addition, in order to optimize the implementation of WBS, Bank Ina has developed Guidelines for Whistleblowing System No. SK/DIR/005/2021 on Whistleblower Handling Team.

Pihak yang Mengelola Sistem Pelaporan Pelanggaran

Pihak yang bertanggung jawab untuk mengelola WBS adalah fungsi *Whistleblowing*. Fungsi tersebut merupakan bagian dari Divisi Internal Audit yang bertindak independen terhadap aktivitas operasional Bank dan mempunyai wewenang untuk berkomunikasi dan mempunyai akses ke seluruh unit kerja bank.

The Party Who Manages the Whistleblowing System

The party responsible for managing the WBS is the Whistleblowing function. This function is part of the Internal Audit Division which acts independently of the Bank's operational activities and has the authority to communicate and has access to all work units of the bank.

Cara Penyampaian Laporan Pelanggaran

Laporan pelanggaran dapat disampaikan melalui media berikut.
E-mail : antifraud_skai@bankina.co.id
Telepon : (021) 252 5678 Ext. 3800

How to Submit a Violation Report

Violation reports can be submitted through the following media.
E-mail : antifraud_skai@bankina.co.id
Telephone : (021) 252 5678 Ext. 3800

Media pengaduan pelaporan tersebut dikelola secara transparan dan objektif oleh fungsi *Whistleblowing* dan SKAI. Selain itu, Bank Ina menyediakan *hotline* bagi pelapor di mana pelapor akan mendapatkan jaminan untuk keamanan dan kerahasiaan. Keberadaan fasilitas tersebut mempermudah jalur komunikasi bagi karyawan bank yang berkomitmen untuk memberantas korupsi dan *fraud*.

Mekanisme Penyampaian Laporan

Proses penyampaian laporan pelanggaran Bank Ina dilakukan sebagai berikut.

1. Menjelaskan latar belakang dan kronologis pelaporan, dengan memberikan tanggal-tanggal yang berhubungan dengan kejadian.
2. Memberi informasi yang jelas dan kemungkinan dampaknya terhadap pihak terkait atas kondisi tersebut.

Perlindungan Bagi Pelapor

Bank Ina berkomitmen untuk memberikan perlindungan bagi pelapor dengan menjaga kerahasiaan identitas dan hal yang dilaporkan. Namun, perlindungan hanya dapat diberikan kepada pelapor dengan kategori *Partial Anonymity* dan *Full Disclosure*. Selain itu, pelapor berhak untuk mengetahui informasi mengenai proses tindak lanjut atas laporannya. Setiap unit/divisi kerja yang mempunyai tanggung jawab atas pengelolaan WBS dilarang untuk membicarakan atau menyebarkan pelaporan yang ditanganinya, kecuali kepada pelapor atau pihak yang terkait dengan aduan.

Mekanisme Tindak Lanjut Laporan

Setiap laporan pelanggaran yang masuk akan ditindaklanjuti oleh SKAI. Proses tindak lanjut tersebut terdiri dari proses penyelidikan oleh unit/divisi terkait, pemeriksaan, dan analisa hasil pemeriksaan 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

Bank Ina senantiasa melakukan sosialisasi terkait penerapan WBS kepada setiap unit/divisi kerja dan seluruh karyawan Bank melalui kegiatan internal ataupun melalui *e-mail blast* Bank. Kegiatan sosialisasi tersebut dilaksanakan secara berkala untuk mendukung terciptanya lingkungan kerja yang nyaman dan menumbuhkan keberanian karyawan untuk melaporkan tindakan pelanggaran secara transparan.

The complaint reporting media is managed in a transparent and objective manner by Whistleblowing and SKAI functions. In addition, Bank Ina provides a hotline for the reporter where the reporter will get guarantees for security and confidentiality. The existence of these facilities facilitates lines of communication for bank employees who are committed to eradicating corruption and fraud.

Report Submission Mechanism

The process for submitting Bank Ina violation reports is carried out as follows.

1. Describe the background and chronology of the reporting, giving dates related to the incident.
2. Provide clear information and the possible impact on related parties for this condition.

Protection for Reporters

Bank Ina is committed to providing protection for reporters by maintaining the confidentiality of the identity and matters reported. However, protection can only be given to reporters with Partial Anonymity and Full Disclosure categories. In addition, the reporter has the right to know information regarding the follow-up process for his report. Each work unit/division that has responsibility for WBS management is prohibited from discussing or disseminating the reports it handles, except to the complainant or parties related to the complaint.

Report Follow Up Mechanism

Every incoming violation report will be followed up by SKAI. This follow-up process consists of an investigation process by the relevant unit/division, inspection, and analysis of the results of the inspection involving the Audit Committee. If the violations that occur include serious violations, then it can be continued up to the police.

Dissemination and Efforts to Improve the Quality of the Whistleblowing System

Bank Ina always conducts outreach related to WBS implementation to each work unit/division and all Bank employees through internal activities or via Bank e-mail blasts. These outreach activities are carried out regularly to support the creation of a comfortable work environment and to grow the courage of employees to report violations in a transparent manner.

Laporan Pengaduan

Informasi terkait laporan pengaduan yang diterima oleh Bank di sepanjang tahun 2022 diungkapkan pada tabel berikut.

Jenis Pelanggaran Type of Violation	Jumlah Pengaduan Number of Complaints	Tindak Lanjut Follow-up		
		Belum Diproses Not Processed	Dalam Proses In the process	Selesai Finished
<i>Fraud</i>	9	0	0	9

Complaint Report

Information regarding complaint reports received by the Bank throughout 2022 is disclosed in the following table.

Transparansi Kondisi Keuangan dan Non-Keuangan Bank

Transparency of the Bank's Financial and Non-Financial Conditions

Bank Ina telah melakukan transparansi terhadap Laporan Tahunan (keuangan dan non-keuangan) serta Laporan Keuangan Publikasi Triwulanan dan Laporan Keuangan Publikasi Bulanan dengan tepat waktu dan dipublikasikan di situs web Bank.

Bank Ina has carried out transparency on Annual Reports (financial and non-financial) as well as Quarterly Published Financial Reports and Monthly Published Financial Reports in a timely manner and published on the Bank's website.

Pengungkapan Aspek Lainnya

Disclosure of Other Aspects

Kebijakan Anti Korupsi dan Gratifikasi

Bank Ina berkomitmen untuk menciptakan lingkungan kerja yang bersih dan sehat, serta terbebas dari segala tindakan korupsi. Hal tersebut dibuktikan dengan disahkannya Komitmen Kebijakan Anti Korupsi dan Suap pada tanggal 4 Agustus 2020. Selain itu, Bank menjunjung tinggi sikap jujur dan transparan dalam aktivitas kerja dengan mengendalikan segala tindakan gratifikasi yang terjadi di lingkungan kerja Bank, seperti pemberian dari nasabah, vendor, mitra usaha, ataupun pihak ketiga lainnya atas jasa yang telah diberikan.

Laporan Penerimaan Hadiah dari Pihak Ketiga

Sepanjang tahun 2022, Bank Ina tidak menerima hadiah dari pihak ketiga. Maka dari itu, tidak terdapat informasi terkait laporan penerimaan hadiah dari pihak ketiga yang diungkapkan.

Anti-Corruption and Gratification Policy

Bank Ina is committed to creating a clean and healthy work environment, and free from all acts of corruption. This is evidenced by the ratification of the Anti-Corruption and Bribery Policy Commitment on August 4, 2020. In addition, the Bank upholds an honest and transparent attitude in work activities by controlling all acts of gratification that occur within the Bank's work environment, such as gifts from customers, vendors, partners businesses, or other third parties for the services that have been provided.

Report of Acceptance of Gifts from Third Parties

Throughout 2022, Bank Ina did not accept gifts from third parties. Therefore, there is no information related to reports of receiving gifts from third parties that are disclosed.

Kebijakan Pengadaan Barang dan Jasa

Kebijakan terkait pengadaan barang dan jasa Bank Ina telah diatur dalam Surat Keputusan No. UM/016/01/1221 Versi 2.0 tanggal 20 Desember 2021. Kebijakan tersebut mengatur tentang prosedur pengadaan barang dan jasa, penunjukan mitra bisnis/pihak ketiga, serta pembayaran barang dan jasa.

Informasi tentang Buy Back Saham dan Buy Back Obligasi

Sepanjang tahun 2022, Bank tidak melakukan Buy Back Saham dan Buy Back Obligasi.

Penyediaan Dana kepada Pihak Terkait dan Dana Besar

Dalam menjalankan proses bisnis, Bank Ina senantiasa menerapkan prinsip kehati-hatian, terutama terkait penyediaan dana kepada pihak terkait dan dana besar. Bank senantiasa berpedoman 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. Penyediaan dana kepada pihak terkait dan dana besar merupakan wewenang dari Dewan Komisaris independen dengan memperhatikan ketentuan Bank Indonesia mengenai aspek Batas Maksimum Pemberian Kredit (BMPK).

Informasi terkait penyediaan dana kepada pihak terkait dan dana besar selama tahun 2022 diungkapkan pada tabel berikut.

Penyediaan Dana Provision of Funds	Total	
	Debitur Debtor	Nominal (jutaan Rupiah) (million Rupiah)
Kepada Pihak Terkait To Related Parties	29	297.026
Kepada Debitur Inti To Core Debtors	-	-
a. Individu Individuals	25	4.225.606
b. Grup Group	-	-

Kredit yang Direstrukturasikan

Hingga akhir tahun 2022, Bank Ina tercatat telah melakukan restrukturisasi kredit melalui perpanjangan dan penurunan suku bunga sebesar Rp386 miliar. Penerapan restrukturisasi tersebut adalah implementasi dari 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.

Goods and Services Procurement Policy

Policies related to the procurement of goods and services of Bank Ina have been regulated in Decision No. UM/016/01/1221 Version 2.0 dated 20 December 2021. This policy regulates the procedures for procuring goods and services, appointing business partners/third parties, and payment for goods and services.

Information about Share Buy Back and Bond Buy Back

Throughout 2022, the Bank did not conduct Share Buy Back nor Bond Buy Back.

Provision of Funds to Related Parties and Large Exposure

In carrying out business processes, Bank Ina always applies the principle of prudence, especially with regard to providing funds to related parties and large exposure. The Bank is always guided by the Financial Services Authority Regulation No. 38/POJK.03/2019 dated 19 December 2019 on Legal Lending Limits (BMPK) and Provision of Large Exposure for Commercial Banks. Provision of funds to related parties and large exposure is the authority of the independent Board of Commissioners with due observance of Bank Indonesia regulations regarding the aspect of the Legal Lending Limit (BMPK).

Information regarding provision of funds to related parties and large exposure during 2022 is disclosed in the following table.

Restructured Loans

Until the end of 2022, Bank Ina was recorded as having carried out credit restructuring through an extension and reduction of interest rates by Rp386 trillion. This restructuring is the implementation of 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 Impact of Covid-19 Spread.

Penyediaan Dana untuk Kegiatan Politik dan Sosial

Bank Ina tidak terlibat dalam kegiatan politik apa pun. Maka dari itu, tidak terdapat aktivitas penyediaan dana untuk kegiatan politik. Akan tetapi, Bank Ina berkontribusi secara aktif dalam melakukan kegiatan sosial kepada masyarakat sekitar. Kegiatan tersebut direalisasikan dalam pelaksanaan program tanggung jawab sosial yang diungkapkan pada Bab Keberlanjutan Sosial dan Lingkungan di dalam Laporan Tahunan ini.

Kebijakan Insider Trading

Bank mempunyai kebijakan terkait *insider trading* atau kebijakan yang melarang karyawan untuk melakukan jual beli saham dengan menggunakan data dan informasi Bank. Kebijakan transaksi *insider trading* Bank Ina dimuat dalam Pedoman GCG Bank. Untuk menghindari terjadinya *insider trading*, Bank melakukan sosialisasi terkait kebijakan tersebut kepada seluruh karyawan. 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 dan Bank akan memberikan sanksi sesuai dengan ketentuan yang berlaku.

Program Kepemilikan Saham oleh Karyawan dan/atau Manajemen (ESOP/MSOP)

Per Desember 2022, Bank Ina Perdana tidak melaksanakan Program Kepemilikan Saham untuk Karyawan dan/atau Manajemen (ESOP/MSOP).

Transaksi yang Mengandung Benturan Kepentingan

Bank Ina tidak melakukan transaksi yang bersifat material yang mengandung unsur benturan kepentingan dengan pihak berelasi sepanjang tahun 2022.

Rencana Strategis Bank

Bank Ina menyusun rencana strategis Bank yang disesuaikan dengan adanya perubahan yang terjadi di lingkungan eksternal dan perubahan perundang-undangan yang berlaku. Maka dari itu, Bank senantiasa mengevaluasi strategi bisnis, baik untuk jangka pendek, jangka menengah, ataupun jangka panjang yang disampaikan dalam Rencana Bisnis Bank sebagai berikut.

1. Rencana Strategis Jangka Pendek (2023)

a. Target Finansial

- 1) Meningkatkan DPK menjadi Rp21,53 triliun pada akhir Desember 2023, tumbuh 29,24% dibanding proyeksi akhir Desember 2022 sebesar Rp16,68 triliun;

Provision of Funds for Political and Social Activities

Bank Ina is not involved in any political activities. Therefore, there is no activity of providing funds for political activities. However, Bank Ina contributes actively in carrying out social activities for the surrounding community. These activities are realized in the implementation of social responsibility programs which are disclosed in the Chapter on Social and Environmental Sustainability in this Annual Report.

Insider Trading Policy

The Bank has a policy regarding insider trading or a policy that prohibits employees from buying and selling shares using Bank data and information. Bank Ina's insider trading transaction policy is contained in the Bank's GCG Guidelines. To prevent insider trading, the Bank conducts outreach regarding this policy to all employees. If an employee in doing this causes other parties to make transactions on the stock exchange because they know or obtain internal information, then the employee can be considered as having leaked internal company information and has violated company regulations and the Bank will impose sanctions in accordance with applicable regulations.

Employee and/or Management Share Ownership Program (ESOP/MSOP)

As of December 2022, Bank Ina Perdana did not implement the Share Ownership Program for Employees and/or Management (ESOP/MSOP).

Transactions Containing Conflicts of Interest

Bank Ina did not carry out material transactions that contain elements of conflicts of interest with related parties throughout 2022.

Bank Strategic Plan

Bank Ina prepares a strategic plan for the Bank that is adjusted to changes in the external environment and amendments to applicable laws and regulations. Therefore, the Bank always evaluates the business strategy, both for the short term, medium term, or long term which is presented in the Bank's Business Plan as follows.

1. Short Term Strategic Plan (2023)

a. Financial Targets

- 1) Increase DPK to Rp21.53 trillion at the end of December 2023, growing 29.24% compared to the projected end of December 2022 of Rp16.68 trillion;

- 2) Meningkatkan kredit yang diberikan sebesar Rp3,94 triliun menjadi Rp12,94 triliun, tumbuh 43,76% dari proyeksi akhir Desember 2022 sebesar Rp9 triliun;
- 3) Pertumbuhan total aset menjadi Rp25,97 triliun di Desember 2023 dari Rp20,30 triliun di proyeksi akhir Desember 2022; dan
- 4) Memperoleh pendapatan bunga bersih sebesar Rp771,62 miliar dengan laba bersih setelah pajak sebesar Rp163,87 miliar di Desember 2023.

b. Target Non-Finansial

1) Target Bisnis

- a) Pertumbuhan kredit untuk tahun 2023 diarahkan ke sektor komersial produktif dan UMKM, antara lain KUR;
- b) Meningkatkan dana pihak ketiga, khususnya dana murah dengan menerapkan strategi promosi yang sesuai dan *cross selling* dengan penyediaan layanan, antara lain *cash pick up service*. Fokus pada sektor pendidikan, ritel, *payroll* dan komunitas untuk meningkatkan penghimpunan DPK; serta
- c) Peningkatan kinerja kantor-kantor cabang agar mendongkrak kontribusi terhadap pendapatan Bank.

2) Operasional

- a) Mempertahankan peringkat komposit tingkat kesehatan Bank Ina pada peringkat PK 2 (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; dan
- d) Meningkatkan efektivitas dan efisiensi proses transaksi.

3) Lain-Lain

Meningkatkan efektivitas fungsi pengawasan aktif Dewan Komisaris dan Direksi melalui komite-komite penunjang yang telah dibentuk.

2. Rencana Strategis Jangka Menengah (2024-2025)

Target Finansial dan Non-Finansial

- a. Meningkatkan DPK menjadi Rp 31,47 triliun di tahun 2024 dan menjadi Rp 44,83 triliun di tahun 2025.
- b. Meningkatkan kredit menjadi Rp 19,59 triliun di tahun 2024 dan menjadi Rp 27,87 triliun di tahun 2025.
- c. Total aset ditargetkan di tahun 2024 sebesar Rp 36,61 triliun dan di tahun 2025 sebesar Rp 50,48 triliun.
- d. Perolehan laba bersih setelah pajak untuk tahun 2024 dan 2025 masing-masing diproyeksikan sebesar Rp 230 miliar dan Rp 320 miliar.
- e. Mempertahankan Peringkat Komposit Tingkat Kesehatan Bank pada peringkat PK 2 (sehat).
- f. Meningkatkan *fee based income* dari produk dan layanan Bank.

- 2) Increase loans disbursed by Rp3.94 trillion to Rp12.94 trillion, grew 43.76% from the projected end of December 2022 of Rp9 trillion;
- 3) Growth in total assets to Rp25.97 trillion in December 2023 from Rp20.30 trillion projected for the end of December 2022; and
- 4) Obtained a net interest income of Rp771.62 billion with a net profit after tax of Rp163.87 billion in December 2023.

b. Non-Financial Targets

1) Business Targets

- a) Loan growth for 2023 is directed at the productive commercial sector and MSMEs, including KUR;
- b) Increasing third party funds, especially low-cost funds by implementing appropriate promotion strategies and cross selling by providing services, among others cash pick up service. Focus on education, retail, payroll and the community to increase DPK collection; as well as
- c) Improving the performance of branch offices in order to boost contribution to the Bank's revenue.

2) Operational

- a) Maintain Bank Ina's soundness composite rating at PK 2 (healthy) on an ongoing basis;
- b) Improving the internal control system for operational and credit activities through continuous improvement of policies and procedures;
- c) Strengthen risk control system with priority for operational, credit and IT activities; and
- d) Increase the effectiveness and efficiency of the transaction process.

3) Others

Increase the effectiveness of the active oversight function of the Board of Commissioners and Board of Directors through the supporting committees that have been formed.

2. Medium Term Strategic Plan (2024-2025)

Financial and Non-Financial Targets

- a. Increase DPK to Rp31.47 trillion in 2024 and to Rp44.83 trillion in 2025.
- b. Increase credit to Rp19.59 trillion in 2024 and Rp27.87 trillion in 2025.
- c. Total assets are targeted to be Rp36.61 trillion in 2024 and Rp50.48 trillion in 2025.
- d. The net profit after tax for 2024 and 2025 is projected at Rp230 billion and Rp320 billion, respectively.
- e. Maintaining the Bank's Soundness Composite Rating at PK 2 (sound).
- f. Increase fee-based income of the Bank's products and services.

Transparansi Praktik *Bad Governance*

Bad Governance Practice Transparency

Bank Ina berkomitmen untuk menjalankan aktivitas bisnis perbankan yang bersih dan sehat, sehingga terhindar dari pelaksanaan aktivitas bisnis dan penerapan tata kelola yang tidak baik. Komitmen tersebut diungkapkan dengan pemenuhan aspek dari pernyataan dan praktik *bad corporate governance* berikut.

Bank Ina is committed to carrying out clean and healthy banking business activities, so as to avoid carrying out business activities and implementing bad governance. This commitment is expressed by fulfilling aspects of the following bad corporate governance statements and practices.

Praktik <i>Bad Corporate Governance</i> Bad Corporate Governance Practices	Praktik Practice	Keterangan Remark
Adanya laporan sebagai Bank yang mencemari lingkungan There is a report as a bank that pollutes the environment	Nihil None	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	Nihil None	Sepanjang tahun 2022, tidak terdapat permasalahan hukum, baik yang dihadapi Bank, anggota Dewan Komisaris dan/atau Direksi dan/atau yang sedang menjabat. Throughout 2022, there were no legal problems, whether faced by the Bank, members of the Board of Commissioners and/or Board of Directors and/or currently serving.
Ketidakpatuhan dalam pemenuhan kewajiban perpajakan Non-compliance in fulfilling tax obligations	Nihil None	Bank Ina telah memenuhi kewajiban perpajakan pada tanggal 22 April 2022. Bank Ina has fulfilled its tax obligations on April 22, 2022.
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	Nihil None	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 2022 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 detail 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 2022 juga telah diperiksa dan disahkan oleh Akuntan Publik yang ditunjuk oleh Bank, yaitu KAP Purwanto, 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 2022 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, 2022 has also been reviewed and approved by the Public Accountant appointed by the Bank, namely KAP Purwanto, Sungkoro & Surja.

Praktik <i>Bad Corporate Governance</i> Bad Corporate Governance Practices	Praktik Practice	Keterangan Remark
Kasus terkait buruh dan karyawan Cases related to labor and employees	Nihil None	Sepanjang tahun 2022, tidak terdapat kasus terkait buruh dan karyawan di lingkungan Bank Ina. Throughout 2022, there were no cases related to labor and employees within Bank Ina.
Tidak terdapat pengungkapan segmen operasi Throughout 2022, there were no cases related to labor and employees within Bank Ina.	Nihil None	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>	Nihil None	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> .

07

KEBERLANJUTAN SOSIAL DAN LINGKUNGAN

Social and Environmental
Sustainability





Tata Kelola Keberlanjutan

Sustainability Governance

Bank Ina berkomitmen untuk turut serta secara aktif dalam mewujudkan ekosistem keuangan keberlanjutan. Bank menyadari bahwa aktivitas bisnis yang dilakukan saat ini tidak hanya berdampak di masa sekarang, tetapi juga berdampak pada kehidupan generasi di masa mendatang. Oleh karena itu, Bank melibatkan diri secara strategis sebagai upaya mendorong penerapan keuangan keberlanjutan yang komprehensif dalam kehidupan masyarakat.

Bank telah menyusun serangkaian kebijakan dan inisiatif terkait keuangan keberlanjutan yang berpedoman pada peraturan dan perundang-undangan berikut.

1. Standar Operasional Prosedur No. 092 tahun 2016.
2. Undang-Undang No. 40 tahun 2007 tentang Perusahaan 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.
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.

Bank Ina is committed to actively participating in realizing a sustainable financial ecosystem. The Bank realizes that current business activities do not only have an impact on the present, but also have an impact on the lives of future generations. Therefore, the Bank engages itself strategically as an effort to encourage a comprehensive implementation of sustainable finance in people's lives.

The Bank has developed a series of policies and initiatives related to sustainable finance that refer to the following laws and regulations.

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.
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]

Dalam rangka menjamin terlaksananya program keuangan berkelanjutan, membentuk Tim Rencana Aksi Keuangan Berkelanjutan (Tim RAKB) atau Fungsi Lingkungan, Sosial, dan Tata Kelola (LST) sebagai berikut.

Person in Charge of Implementing Sustainable Finance [POJK51-E.1]

To ensure implementation of sustainable finance program, a Sustainable Finance Action Plan Team (RAKB Team) or Environmental, Social and Governance (LST) Function is established as follows.



Tugas, fungsi, wewenang, dan tanggung jawab dari masing-masing divisi dan bagian dari Tim RAKB/Fungsi LST Bank Ina, diuraikan sebagai berikut.

Duties, functions, authorities and responsibilities of each division and part of Bank Ina's RAKB/LST Function Team are described as follows.

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	- Mengkoordinir, mengarahkan, membina, dan mengawasi segala kegiatan terkait dengan penerapan keuangan berkelanjutan, termasuk namun tidak terbatas pada kegiatan penyusunan dan <i>monitoring</i>, 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.
Penyusun dan <i>Monitoring</i> 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 - Mengkoordinir penyusunan RAKB dengan melibatkan unit kerja terkait, termasuk evaluasi atas pencapaian target dan realisasi atas RAKB tersebut. - 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 pengarahannya terhadap pelaksanaan koordinasi, antara unit kerja, terkait dalam rangka 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 <i>Quality Assurance</i> Evaluation and Quality Assurance	- Memastikan penerapan keuangan berkelanjutan sesuai dengan kebijakan dan rencana kerja penerapan keuangan berkelanjutan; - Merancang, merumuskan, dan menentukan sistem <i>monitoring</i> 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.

Divisi/Bagian Division/Department	Tugas, Fungsi, Wewenang, dan Tanggung Jawab Duties, Functions, Authorities, and Responsibilities
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]

Karyawan Bank Ina yang bertanggung jawab dalam penerapan keuangan berkelanjutan senantiasa diikutsertakan dalam berbagai program pengembangan kompetensi terkait penerapan prinsip tersebut. Adapun program pengembangan kompetensi terkait keuangan berkelanjutan yang diikuti karyawan Bank di sepanjang tahun 2022, diungkapkan sebagai berikut.

Competency Development related to Sustainable Finance [POJK51-E.2]

Bank Ina's employees who are responsible for implementing sustainable finance are always involved in various competency development programs related to the application of these principles. The competency development programs related to sustainable finance that were attended by the Bank's employees throughout 2022 are disclosed as follows.

Topik Program Pengembangan Development Program Topic	Penyelenggara Organizer	Waktu Pelaksanaan Time	Jabatan Peserta Participant's Position	Jumlah Peserta Number of Participants
Sosialisasi Target dan Strategi Pencapaian Kredit Mikro Tahun 2022 Dissemination of Targets and Strategies for Achieving Micro Credit in 2022	Bank Ina	Januari 2022 January 2022	Officer	30
Webinar G20 Side Event: Scaling Up the Utilization of Sustainable Finance Instruments	Bank Indonesia	Februari 2022 February 2022	Senior Officer	1
Pendalaman Annual Report dan Sustainability Report Emiten atau Perusahaan Publik In-depth session of Annual Report and Sustainability Report of Issuer or Public Company	Otoritas Jasa Keuangan Financial Services Authority	Februari 2022 February 2022	Division Head & Senior Officer	2
Indonesia Climate Finance Webinar	Internasional Finance Corporation (IFC) & Perhimpunan Bank Umum Nasional (Perbanas)	April 2022	Division Head	1
Seminar Master Class: Reporting Gender Equality and Employment Practices for Sustainability and Annual Report Master Class Seminar: Reporting on Gender Equality and Employment Practices for Sustainability and Annual Report	Bursa Efek Indonesia Indonesia Stock Exchange	Mei 2022 May 2022	Division Head	2
Seminar Internasional dengan Tema: Carbon Trading The Journey to Net Zero International Seminar with the Theme: Carbon Trading The Journey to Net Zero	Bursa Efek Indonesia Indonesia Stock Exchange	September 2022	Division Head & Senior Officer	2
Green Bond for Green Financing: Peluang Segar Pendanaan Proyek Hijau Green Bond for Green Financing: Fresh Green Project Funding Opportunities	Bursa Efek Indonesia Indonesia Stock Exchange	September 2022	Division Head & Senior Officer	2
Seminar ESG Investing dalam Rangkaian Kegiatan Capital Market Summit & Expo (CMSE) 2022 Seminar on ESG Investing in the Series of Capital Market Summit & Expo (CMSE) Activities 2022	Bursa Efek Indonesia Indonesia Stock Exchange	Oktober 2022 October 2022	Division Head & Senior Officer	2

Penilaian Risiko atas Penerapan Keuangan Berkelanjutan [POJK51-E.3]

Dalam menjalankan RAKB, Bank Ina tidak lepas dari berbagai risiko yang memiliki potensi mengganggu tercapainya tujuan dan efektivitas rencana aksi. Risiko semakin meningkat karena RAKB merupakan kebijakan baru sehingga Bank dituntut untuk bisa mencapai solusi maupun alternatif terhadap setiap risiko yang muncul. Oleh karena itu, Bank Ina telah melakukan pemetaan risiko aksi keuangan berkelanjutan, baik dari aspek ekonomi, sosial, dan lingkungan, serta menyusun langkah mitigasi atas risiko-risiko tersebut sebagai berikut.

Risk Assessment of Sustainable Finance Implementation [POJK51-E.3]

In carrying out the RAKB, Bank Ina is exposed to various risks that have the potential to interfere with the achievement of objectives and effectiveness of the action plan. Risks are increasing because RAKB is a new policy, and therefore, the Bank is required to be able to reach solutions and alternatives for every arising risk. Therefore, Bank Ina has mapped the risks of sustainable finance action, from the economic, social, and environmental aspects, and prepared the following mitigation measures for these risks.

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; dan - Pengkinian terhadap kebijakan dan ketentuan perkreditan Bank, disesuaikan dengan kondisi ekonomi dan pasar yang terjadi. - Conducting adequate analysis of prospective debtors before providing credit, including evaluating their financial history and reputation; - Monitoring of business conditions and fulfilment of debtor obligations; - Restructuring for debtors who still have business prospects and are affected by the Covid-19 pandemic; - Evaluating the Bank's credit exposure; and - Updating the Bank's credit policies and provisions, adjusted to the prevailing economic and market conditions.
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. - Conducting dissemination of regulations to Management and Implementing Work Units, including matters that must be fulfilled by the Bank; - Risk Management Certification and refreshment for Bank officials, according to their level, on an ongoing basis; and - Implementing Quality Assurance Policy and Procedure by the Compliance Work Unit.
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>; dan - Melakukan penyesuaian kebijakan dan prosedur terhadap lingkungan bisnis (eksternal dan internal) serta peraturan yang berlaku. - Monitoring the Bank's performance, which is the result of the implementation of business strategy and Bank's Business Plan (RBB) and discussed at management meetings, Information Technology Steering Committee, ALCO meetings, and so on; - Improving HR competencies in line with digital banking developments; and - Adjusting policies and procedures to the business environment (external and internal) and applicable regulations.

Jenis Risiko Risk Type	Mitigasi Risiko Risk Mitigation
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; dan • Menangani keluhan nasabah dengan baik. • Meningkatkan kualitas pelayanan terhadap nasabah; dan • Menangani keluhan nasabah dengan baik. • Minimizing/avoiding violations of applicable regulations, particularly regarding sustainable finance; and • Handling customer complaints properly. • Improving the quality of service to customers; and • Handling customer complaints properly.
Risiko Hukum Potensi tuntutan pihak ketiga akibat proyek pembiayaan yang menyebabkan terjadinya kerusakan lingkungan. Legal Risk Potential third party lawsuit due to financing projects that cause environmental damage.	• Sebelum proyek pembiayaan dijalankan, terlebih dahulu dianalisis oleh 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; dan • 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 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).

Tantangan Penerapan Prinsip Keuangan Berkelanjutan dan Strategi ke Depan [POJK51-E.5]

Dalam menerapkan prinsip keuangan berkelanjutan, Bank Ina dihadapkan dalam berbagai tantangan, baik internal maupun eksternal, sebagai berikut.

Challenges of Implementing Sustainable Finance Principles and Future Strategies [POJK51-E.5]

In implementing sustainable finance principles, Bank Ina is faced with various challenges, both internal and external, 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.
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, melalui Fungsi LST, Bank Ina, melakukan telaah terhadap seluruh regulasi terkait pelaksanaan program keberlanjutan. Upaya ini dilakukan guna memastikan bahwa program yang dijalankan dapat memberikan manfaat yang optimal bagi pemangku kepentingan dan tidak melanggar regulasi.

Hasil identifikasi digunakan Bank Ina sebagai pendekatan dalam merumuskan program-program keberlanjutan dengan memerhatikan kebutuhan para pemangku kepentingan dan sejalan dengan strategi usaha Bank, termasuk memetakan potensi keberhasilan program dan risiko kegagalan kegiatan. Selanjutnya, program yang telah disusun, ditetapkan, disosialisasikan dan dilaksanakan dengan melibatkan seluruh pemangku kepentingan secara aktif dengan mekanisme *bottom up* dan melakukan kemitraan dengan pemangku kepentingan lainnya. Dengan demikian, program keberlanjutan diharapkan menghasilkan *output* yang ditetapkan dan berkelanjutan, baik dari sisi *outcome* maupun dari sisi program.

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, through the LST Function, Bank Ina reviews all regulations related to the implementation of sustainability programs. This effort is made to ensure that the implemented programs can provide optimal benefits for stakeholders and do not violate regulations.

The identification results are used by Bank Ina as an approach in formulating sustainability programs by observing stakeholders needs, in line with the Bank's business strategy, including mapping the potential for program success and failure risk. Furthermore, the programs are prepared, defined, disseminated, and implemented by actively involving all stakeholders with bottom up mechanism and entering into partnerships with other stakeholders. Thus, the sustainability programs are expected to produce the established output and be sustainable, in terms of outcome and program perspective.

Pendekatan Holistik Terintegrasi dalam Pelaksanaan Keberlanjutan

Program keberlanjutan Bank Ina senantiasa dilaksanakan melalui pendekatan holistik terintegrasi dengan menerapkan konsep *triple bottom line* (people, profit, dan planet) yang dibaurkan dengan 7 Subjek Inti ISO 26000.

Integrated Holistic Approach in the Implementation of Sustainability

Bank Ina's sustainability program is always implemented through an integrated holistic approach by applying the concept of triple bottom line (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

Setiap perusahaan dalam melaksanakan kegiatan program keberlanjutan sesuai dengan kebutuhan pemangku kepentingan dan relevansinya dengan bisnis yang dilakukan. Namun demikian, terdapat beberapa program keberlanjutan yang dilaksanakan Bank Ina untuk memenuhi kewajiban tertentu sebagai berikut.

Mandatory and Voluntary Sustainability Scope and Programs

Every company carries out its sustainability programs in accordance with stakeholders needs and relevance to the ongoing business. However, there are several sustainability programs implemented by Bank Ina to fulfill certain obligations 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. - 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. - 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. - Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan. - 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. - Financial Services Authority Regulation No. 1/POJK.03/2013 on Consumer Protection in the Financial Services Sector. - 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.

Insiatif Program Keberlanjutan Sustainability Program Initiative	Landasan Hukum Legal Foundation
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.

Sementara itu, program keberlanjutan Bank Ina yang bukan kewajiban dari regulator, di antaranya pemberian beasiswa serta bantuan sosial lainnya kepada masyarakat di sekitar wilayah operasional Bank.

Bank Ina's sustainability programs, which are voluntary, include the provision of scholarships and other social assistance to communities around the Bank's operational areas.

Keberlanjutan Pengembangan Sosial Sustainability of Social Development

Penegakan Hak Asasi Manusia

Komitmen

Bank Ina berkomitmen untuk menjunjung tinggi hak asasi manusia di dalam lingkungan kerja. Komitmen tersebut dituangkan dalam *Code of Conduct*, Peraturan Perusahaan, dan kebijakan lainnya yang senantiasa disosialisasikan kepada seluruh karyawan Bank.

Lingkup Tanggung Jawab

Lingkup tanggung jawab sosial Bank terkait hak asasi manusia 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; dan
6. Menjalankan pemenuhan prinsip fundamental dan hak dalam lingkungan kerja.

Pelaksanaan Inisiatif

Bank Ina telah menyusun berbagai inisiatif sosial terkait hak asasi manusia, yang diuraikan sebagai berikut.

1. **Praktik Kerja Tanpa Pelibatan Tenaga Kerja Anak ataupun Kerja Paksa [POJK51-F.19]**
Penegakan HAM di Bank Ina juga dibuktikan dengan menerapkan pengaturan kerja yang senantiasa disesuaikan dengan Pasal 77 Undang-Undang No. 13 Tahun 2003 tentang Ketenagakerjaan, yaitu selama 40 jam dalam 1 minggu. Bank memberikan kompensasi bagi kelebihan jam kerja berupa upah lembur yang disesuaikan dengan ketentuan PKB. Karyawan juga diperkenankan untuk menolak melakukan lembur dengan

Enforcement of Human Rights

Commitment

Bank Ina is committed to upholding human rights in the work environment. This commitment is stated in the Code of Conduct, Company Regulations, and other policies that are continuously disseminated to all Bank employees.

Scope of Responsibilities

The scope of the Bank's social responsibility related to human rights includes:

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

Bank Ina has developed various social initiatives related to human rights as follows.

1. **Occupational Practices Without Involving Child Labor or Forced Labor [POJK51-F.19]**
Enforcement of human rights at Bank Ina is also proven by implementing work arrangements that are always adjusted to Article 77 of Law No. 13 of 2003 on Employment, which is 40 hours in 1 week. The Bank provides compensation for excess working hours in the form of overtime pay adjusted to CLA provisions. Employees are also allowed to refuse overtime by submitting an objection. Thus, there is no practice of forced

mengajukan keberatan. Dengan demikian, tidak terdapat praktik tenaga kerja paksa di lingkungan Bank. Selain itu, Bank juga senantiasa memastikan tidak adanya pekerja di bawah usia 18 tahun yang bekerja di level jabatan mana pun.

2. Hak Cuti

Bank memberikan hak cuti kepada seluruh karyawan minimal 12 hari kerja dalam setahun yang dapat bertambah seiring bertambahnya masa kerja dengan maksimal 18 hari kerja dalam setahun.

3. Izin Menjalankan Ibadah

Bank Ina mengedepankan sikap toleransi yang tinggi di lingkungan kerja. Hal tersebut dibuktikan dengan memberikan kebebasan kepada setiap karyawan untuk menjalankan ibadah tanpa adanya larangan, gangguan, ataupun tindakan diskriminasi.

4. Izin Melahirkan dan Izin Laktasi

Izin melahirkan diberikan kepada karyawan wanita berdasarkan peraturan ketenagakerjaan. Selain itu, Bank Ina memperbolehkan karyawan wanita untuk izin laktasi, sesuai dengan ketentuan Pasal 34 Peraturan Pemerintah Republik Indonesia No. 33 Tahun 2021 tentang Pemberian Air Susu Ibu Eksklusif. Kebijakan tersebut diterapkan tanpa mengganggu aktivitas kerja karyawan.

5. Kebebasan Berserikat dan Berkumpul

Bank Ina memberikan kebebasan untuk berserikat dan berkumpul, termasuk mendirikan Serikat Pekerja selama sesuai dengan ketentuan 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

Capaian kegiatan keberlanjutan sosial Bank terkait HAM selama tahun 2022, yaitu:

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 pelaporan pelanggaran hak asasi manusia yang diterima oleh Bank.

Penghargaan dan Sertifikasi

Pada tahun 2022, Bank Ina belum menerima penghargaan ataupun sertifikasi terkait hak asasi manusia. Namun demikian, penerapan inisiatif tersebut tetap dilakukan dengan optimal.

Praktik Operasi yang Adil

Komitmen

Dalam rangka mendorong terciptanya aktivitas bisnis yang baik, Bank Ina senantiasa menerapkan operasi yang adil. Hal tersebut dibuktikan dalam pemenuhan peraturan dan perundang-undangan terkait dengan bisnis perbankan yang tetap menjunjung prinsip-

labor within the Bank. The Bank also ensures that there are no employees under the age of 18 working at any level of position.

2. Leave Rights

The Bank grants leave rights to all employees for a minimum of 12 working days in a year, which can increase in line with the length of service years with a maximum of 18 working days in a year.

3. Permission to Conduct Worship

Bank Ina promotes high tolerance in the work environment. This is evidenced by giving employees freedom to practice their religion without any prohibitions, harassment, or discriminatory acts.

4. Maternity Leave and Lactation Permit

Maternity leave is given to female employees based on labor regulations. In addition, Bank Ina allows female employees to have lactation permits, in accordance with the provisions of Article 34 of Government Regulation of the Republic of Indonesia No. 33 of 2021 on Exclusive Breastfeeding. The policy is implemented without disrupting employee's work activities.

5. Freedom of Association and Assembly

Bank Ina provides freedom to associate and assemble, including establishing a Labor Union as long as it complies with the provisions of Article 28 of the Constitution of the Republic of Indonesia and Presidential Decree No. 83 of 1998 on Ratification of International Labor Organization (ILO) Convention No. 87 of 1948 on Freedom of Association and Protection of the Right to Form Organizations.

Activity Achievements

Achievements of the Bank's social sustainability activities related to human rights in 2022 were:

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 2022, 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

In order to encourage the creation of good business activities, Bank Ina always implements fair operations. This is evidenced in the fulfillment of laws and regulations related to the banking business which continue to uphold the principles of efficiency,

prinsip efisien, efektif, kompetitif, transparan, adil dan wajar, serta akuntabel.

Pelaksanaan Inisiatif

Bank Ina telah menyusun berbagai inisiatif sosial terkait operasi yang adil, yang diuraikan sebagai berikut.

1. Pengadaan Barang dan Jasa

Dalam proses penyediaan barang dan jasa, Bank Ina mempunyai kebijakan terkait seleksi dan kemampuan pemasok. Kebijakan terkait pengadaan barang dan jasa Bank terdiri dari:

- Petunjuk Pelaksanaan Operasi No. 077 tentang Penggunaan Jasa Pihak Ketiga dalam Pengadaan Jasa/ Sewa Peralatan dan Perlengkapan Kantor;
- Pedoman & Kebijakan Alih Daya No. SDM/001/00/0818;
- Kebijakan Pengadaan Barang dan/atau Jasa No. UM/016/01/1221 tanggal 14 Desember 2021; dan
- Satuan Operasional Prosedur No. 108 tentang Penggunaan Penyedia Barang Jasa Teknologi dan Informasi.

2. Pencegahan Benturan Kepentingan

Bank Ina senantiasa menghindari terjadinya dominasi yang tidak wajar oleh pemangku kepentingan mana pun, tidak terpengaruh oleh kepentingan sepihak, bebas dari benturan kepentingan, serta memastikan setiap keputusan didasarkan pada objektivitas dan bebas dari tekanan dari pihak mana pun. Oleh karena itu, para pihak terkait yang memiliki benturan kepentingan tidak diperkenankan mengikuti pengambilan keputusan. Apabila keputusan masih harus diambil oleh pihak yang memiliki benturan kepentingan, maka proses pengambilan keputusan harus tetap memperhatikan kepentingan ekonomis Bank dan menghindarkan Bank dari kerugian yang mungkin timbul atau kemungkinan berkurangnya keuntungan Bank serta secara terbuka mengungkapkan kondisi benturan kepentingan tersebut dalam setiap keputusan.

3. Larangan Insider Trading

Insider trading merupakan tindakan ilegal yang dilakukan oleh seseorang yang memiliki akses layanan informasi non-publik terkait suatu perusahaan yang telah melakukan penawaran umum saham perdana di Bursa Efek Indonesia, yang nantinya dijual untuk mendapatkan keuntungan. Praktik ini dapat mengakibatkan kerugian bagi pemilih saham dengan informasi yang minim. Terkait hal ini, Bank Ina dengan tegas melarang seluruh karyawan yang memiliki akses informasi material untuk menyalahgunakan jabatan dan pekerjaannya dalam mengungkapkan informasi material yang dapat mempengaruhi keputusan informasi investor. Bank juga telah memiliki Kebijakan *Insider Trading* sebagaimana diungkapkan pada Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

4. Integritas Sistem Perbankan

Faktor integritas dan kepercayaan merupakan hal yang penting dalam sektor perbankan. Oleh sebab itu, seluruh jajaran Bank Ina harus senantiasa mawas diri dan menghindarkan keterlibatan dalam kegiatan kriminal di bidang keuangan dan perbankan.

effectiveness, competition, transparency, fairness, reasonableness, and accountability.

Implementation of the Initiative

Bank Ina has developed various social initiatives related to fair operations as follows.

1. Procurement of Goods and Services

In the process of supplying goods and services, Bank Ina has policies related to supplier selection and capabilities. Policies related to the procurement of goods and services of the Bank consist of:

- Operation Implementation Instruction No. 077 on the Use of Third Party Services in Procurement of Services/Rent of Office Equipment and Supplies;
- Outsourcing Guidelines & Policy No. HR/001/00/0818;
- Goods and/or Services Procurement Policy No. UM/016/01/1221 dated December 14, 2021; and
- Operational Unit Procedure No. 108 on the Use of Technology and Information Service Goods Providers.

2. Prevention of Conflict of Interest

Bank Ina always avoids unfair domination by any stakeholder, is not influenced by unilateral interests, is free from conflicts of interest, and ensures that every decision is based on objectivity and free from pressure from any party. Therefore, related parties who have conflicts of interest are not allowed to participate in decision making. If decisions still have to be taken by parties who have a conflict of interest, then the decision-making process must still pay attention to the economic interests of the Bank and prevent the Bank from losses that may arise or the possibility of reducing Bank profits and openly disclose the condition of the conflict of interest in every decision.

3. Prohibition of Insider Trading

Insider trading is an illegal act committed by someone who has access to non-public information services regarding a company that has conducted an initial public offering on the Indonesia Stock Exchange, which will later be sold for profit. This practice can result in losses for stock voters with minimal information. As such, Bank Ina strictly prohibits all employees who have access to material information from abusing their position and work in disclosing material information that could influence investors' information decisions. The Bank also has an Insider Trading Policy as disclosed in the Corporate Governance Chapter in this Annual Report.

4. Banking System Integrity

Integrity and trust factors are important in the banking sector. Therefore, all levels of Bank Ina's personnel must always be vigilant and avoid involvement in criminal activities in the financial and banking sector. In addition, all Bank Ina

Selain itu, seluruh karyawan Bank Ina juga wajib mencurigai adanya transaksi yang tidak biasa dan wajib melakukan tindakan preventif dalam mendeteksi rekening-rekening yang dicurigai telah digunakan untuk kegiatan seperti *money laundering*, *terrorism financing*, korupsi, dan tindak kejahatan lainnya.

5. Pencegahan Korupsi dan Gratifikasi

Bank berupaya untuk menciptakan lingkungan kerja yang sehat, bersih, dan transparan dari segala tindakan korupsi ataupun gratifikasi. Maka dari itu, Bank menyusun Kebijakan dan Prosedur Strategi *Anti-Fraud* RMG/013/02/0621 tanggal 1 Juli 2021. tanggal 30 Maret 2020. Kebijakan ini memuat Deklarasi Pakta Integritas yang wajib ditandatangani oleh seluruh karyawan Bank. Bank juga menyediakan fasilitas komunikasi melalui saluran telepon ((021) 252 5678 Ext. 1500)) dan *e-mail* (antifraud_skai@bankina.co.id) sebagai *Hotline* bagi *whistleblower* untuk menerima aduan tentang dugaan terjadinya korupsi.

Capaian Kegiatan

Capaian kegiatan keberlanjutan sosial Bank terkait operasi yang adil selama tahun 2022, yaitu:

1. Tidak terdapat pelanggaran Kode Etik Bank, terutama yang berkaitan dengan *fraud*/korupsi, khususnya yang melibatkan Pejabat Bank;
2. Penerimaan gratifikasi Bank dalam batas wajar dan dapat dipertanggungjawabkan (informasi ini dapat dilihat pada bagian Kebijakan Anti Korupsi dan Gratifikasi pada Bab Tata Kelola Perusahaan di dalam Laporan Tahunan ini);
3. Tidak terjadinya benturan kepentingan yang dapat merugikan Bank; dan
4. Reputasi Bank terjaga.

Pengelolaan Ketenagakerjaan, Kesehatan, dan Keselamatan Kerja

Komitmen

Bank Ina secara aktif memperhatikan kesejahteraan karyawan, mulai dari remunerasi, pelaksanaan pengembangan kompetensi, serta kesehatan dan keselamatan kerja karyawan. Bank berkomitmen untuk melakukan pengelolaan karyawan dengan baik dan sistematis, mendorong terbentuknya hubungan kerja yang baik antara karyawan dengan perusahaan. Kesehatan dan keselamatan kerja karyawan juga menjadi prioritas utama bagi Bank Ina. Terkait hal ini, Bank berupaya memenuhi sarana dan prasarana kesehatan dan keselamatan kerja yang dibutuhkan oleh karyawan.

Pelaksanaan Inisiatif

Bank Ina telah menyusun berbagai inisiatif sosial terkait ketenagakerjaan, kesehatan dan keselamatan kerja, yang diuraikan sebagai berikut.

1. Kesetaraan Kesempatan Bekerja [POJK51-F.18]

Bank memberikan kesempatan kepada setiap orang untuk bekerja melalui proses rekrutmen yang menjunjung tinggi prinsip non-diskriminasi dan tidak membedakan latar belakang suku, agama, ras, dan golongan, serta hal-hal lain yang bertentangan dengan keberagaman. Sepanjang

employees are also required to suspect unusual transactions and are required to take preventive measures in detecting accounts that are suspected of having been used for activities such as money laundering, terrorism financing, corruption, and other crimes.

5. Prevention of Corruption and Gratification

The Bank strives to create a healthy, clean, and transparent work environment from all acts of corruption or gratification. Therefore, the Bank develops Policy and Procedure of Anti-Fraud Strategy No. RMG/013/02/0621 dated July 1, 2021. This policy contains an Integrity Pact Declaration that must be signed by all Bank employees. The Bank also provides communication facilities via telephone line ((021) 252 5678 Ext. 1500)) and *e-mail* (antifraud_skai@bankina.co.id) as Hotline for whistleblower to file complaints about alleged corruption.

Activity Achievements

Achievements of the Bank's social sustainability activities related to fair operations in 2022 were:

1. No violation of the Bank's Code of Conduct, especially in relation to fraud/corruption, particularly involving Bank Officers;
2. Acceptance of Bank gratuities within reasonable limits that can be accounted for (this information can be seen in the Anti-Corruption and Gratification Policy section in the Corporate Governance Chapter in this Annual Report);
3. No conflict of interest that could harm the Bank; and
4. The Bank's reputation is maintained.

Management of Employment, Occupational Health and Safety

Commitment

Bank Ina actively pays attention to employee welfare, starting from remuneration, implementing competency development, as well as employee's health and safety. The Bank is committed to properly and systematically managing employees, encouraging the establishment of a good working relationship between employees and the Company. Employee's health and safety is also a top priority for Bank Ina. As such, the Bank seeks to fulfill the occupational health and safety facilities and infrastructure needed by employees.

Implementation of the Initiative

Bank Ina has developed various social initiatives related to employment, occupational health and safety as follows.

1. Equal Employment Opportunity [POJK51-F.18]

The Bank provides opportunities for everyone to work through a recruitment process that upholds the principle of non-discrimination and does not discriminate against ethnicity, religion, racial, and class backgrounds, as well as other matters that conflict with diversity. Throughout 2022, Bank Ina

tahun 2022, Bank Ina merekrut 203 karyawan baru melalui proses rekrutmen yang dijalankan secara profesional dengan memperhatikan aspek transparansi, keadilan, konsisten, dan tidak diskriminatif.

Selain itu, Bank menerapkan prinsip kesetaraan gender dengan memberikan peluang kerja yang sama kepada calon karyawan wanita untuk menjadi bagian dari perusahaan, sesuai dengan posisi atau jabatan yang dibutuhkan. Per Desember 2022, komposisi karyawan wanita di Bank mencapai 40%, beberapa di antaranya menduduki jabatan strategis sebagai Dewan Komisaris, Direksi, dan Pejabat Eksekutif.

Bank juga membuka kesempatan kerja secara khusus bagi penyandang disabilitas (difabel). Para difabel ditempatkan pada posisi di mana mereka dapat berkontribusi dengan maksimal sesuai keadaan mereka.

2. Remunerasi [POJK51-F.20]

Bank memberikan remunerasi kepada karyawan sebagai bentuk imbalan dan penghargaan atas pelaksanaan tugas dan tanggung jawabnya. Pemberian remunerasi tersebut dilakukan dengan sistem *performance appraisal* sebagai sarana pemberian *reward* dan *punishment* yang dibahas dalam rapat Komite Remunerasi bersama Direksi. Bank juga mempertimbangkan pemberian remunerasi berupa gaji yang disesuaikan dengan peraturan perundangan-undangan, upah minimum regional/provinsi, standar industri, dan faktor eksternal lainnya, serta berlaku bagi seluruh karyawan, tanpa membedakan gender. Secara keseluruhan, besaran remunerasi yang diterima karyawan Bank Ina tahun 2022 pada jabatan terendah sama dengan upah minimum yang ditetapkan pemerintah daerah di wilayah operasional perusahaan.

recruited 230 new employees through a recruitment process carried out professionally by taking into account the aspects of transparency, fairness, consistency, and non-discrimination.

Furthermore, the Bank applies gender equality principle by providing equal job opportunities to prospective female employees to become part of the Company, according to the position or title required. As of December 2022, the composition of female employees at the Bank reached 40%, some of whom held strategic positions on the Board of Commissioners, Board of Directors, and Executive Officers.

The Bank also opens employment opportunities specifically for people with disabilities. People with disabilities are placed in a position where they can contribute optimally according to their circumstances.

2. Remuneration [POJK51-F.20]

The Bank provides remuneration to employees as a form of reward and appreciation for carrying out their duties and responsibilities. The remuneration is given by the performance appraisal system as a means of giving reward and punishment as discussed in the Remuneration Committee meeting with the Board of Directors. The Bank also considers remuneration in the form of salaries according to laws and regulations, regional/provincial minimum wages, industry standards, and other external factors, that applies to all employees, regardless of gender. Overall, the remuneration amount received by Bank Ina's employees in 2022 for the lowest position is the same as the minimum wage set by the regional government in the Company's operational areas.

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 (Rp)
Jakarta	4.650.000	4.641.854	100,18
Tangerang	4.650.000	4.285.798	108,50
Bandung	4.000.000	3.774.860	105,96
Bekasi	4.820.000	4.791.843	100,59
Karawang	5.000.000	4.798.312	104,20
Yogyakarta	2.300.000	2.153.970	106,78
Semarang	3.000.000	2.835.021	105,82
Solo	3.000.000	2.034.810	147,43
Surabaya	4.500.000	4.375.479	102,85
Malang	3.200.000	3.068.275	104,29
Medan	3.400.000	3.370.645	100,87
Ambon	2.700.000	2.643.400	102,14
Makassar	3.300.000	3.294.982	100,15
Denpasar	3.000.000	2.802.926	107,03
Palu	3.300.000	2.848.203	115,86

Selain gaji, Karyawan Bank juga menerima remunerasi variabel, seperti insentif atau bonus yang diperoleh berdasarkan penilaian kriteria dan pencapaian kinerja.

In addition to salary, the Bank's employees also receive variable remuneration, such as incentives or bonuses that are obtained based on assessment criteria and performance achievements.

3. Pendidikan dan Pelatihan [POJK51-F.22]

Pendidikan dan pelatihan diberikan kepada karyawan sebagai salah satu upaya Bank dalam menyediakan layanan terbaik bagi nasabah. Kegiatan tersebut dilakukan dalam bentuk seminar ataupun *workshop* yang berfokus pada peningkatan *soft-skill* ataupun *technical-skill*. Pendidikan ataupun pelatihan diselenggarakan secara *online* ataupun *offline*, baik oleh internal ataupun pihak eksternal Bank. Informasi terkait pendidikan dan pelatihan SDM telah diungkapkan pada Bab Tinjauan Pendukung Bisnis di dalam Laporan Tahunan ini.

3. Education and Training Programs [POJK51-F.22]

Education and training programs are provided to employees as one of the Bank's efforts to provide the best service for customers. These activities are carried out in the form of seminars or workshops focused on improvement of soft-skill or technical-skill. The education or training programs are held online or offline, either by internal or external parties of the Bank. Information related to HR education and training programs has been disclosed in the Business Support Overview Chapter of this Annual Report.

4. Program Pensiun

Sesuai dengan Undang-Undang No. 13 Tahun 2003 tentang Ketenagakerjaan, Bank Ina membatasi usia pensiun bagi karyawan pada usia 55 tahun. Program pensiun dilakukan oleh Bank sejak karyawan masih aktif bekerja dengan mengikutsertakan karyawan dalam BPJS Ketenagakerjaan sehingga karyawan akan mendapatkan:

- Tunjangan Jaminan Pensiun;
- Tunjangan Hari Tua (JHT); dan
- Dana Pensiun yang diberikan secara proporsional berdasarkan masa kerja.

4. Pension Program

In accordance with Law No. 13 of 2003 on Manpower, Bank Ina limits the retirement age for employees at 55 years old. The pension program is carried out by the Bank since employees are still actively working by enrolling employees in BPJS Ketenagakerjaan so that employees will receive:

- Pension Insurance Benefits;
- Old Age Allowance (JHT); and
- Pension Funds, which are disbursed proportionally based on years of service.

Selain itu, Bank Ina mempunyai kebijakan bagi karyawan berusia pensiun dapat dipekerjakan kembali dengan status karyawan kontrak.

Furthermore, Bank Ina has a policy for employees of retirement age to be rehired under contract status.

5. Kesehatan

Dalam rangka memastikan kesehatan karyawan beserta keluarganya, Bank Ina memberikan fasilitas kesehatan, seperti rawat inap, rawat jalan, persalinan, pembuatan kacamata, dan perawatan gigi. Bank juga memfasilitasi kepesertaan karyawan dan keluarganya dalam BPJS Kesehatan.

5. Health

In order to ensure the health of employees and their families, Bank Ina provides health facilities, such as inpatient care, outpatient care, maternity, eye glasses, and dental care. The Bank also facilitates the participation of employees and their families in BPJS Kesehatan.

Selain itu, Bank turut berkontribusi dalam mengurangi penyebaran *corona virus disease* (Covid-19) di lingkungan kerja dengan menetapkan protokol kesehatan sebagai berikut.

- Pemberlakuan *work from home*.
- Screening* maupun *tracing* kontak yang dilakukan atas inisiatif Bank.
- Penjaminan pemeriksaan *polymerase chain reaction* (PCR)/antigen Covid-19 bagi karyawan dengan syarat dan ketentuan berlaku.
- Penggantian dana oleh asuransi untuk perawatan/pengobatan terkait Covid-19.
- Penyediaan kebutuhan suplemen/vitamin bagi karyawan yang berisiko tinggi terpapar Covid-19.

Moreover, the Bank also contributes in reducing the corona virus disease (Covid-19) spread in the work environment by establishing the following health protocols.

- Enactment of work from home.
- Screening and tracing contact at the initiative of the Bank.
- Guarantee the polymerase chain reaction (PCR)/Covid-19 antigen tests for employees under applicable terms and conditions.
- Reimbursement of funds by insurance for treatment/medication related to Covid-19.
- Provision of supplement/vitamin for employees who are at high risk of exposure to Covid-19.

6. Kegiatan Internal

Bank Ina secara rutin menyelenggarakan kegiatan bersama yang bertujuan untuk mempererat hubungan sesama karyawan dan hubungan antar karyawan dengan manajemen dengan mendatangi beberapa Yayasan untuk berbagi pada hari raya keagamaan, seperti Idul Fitri dan Natal.

6. Internal Activities

Bank Ina routinely organizes joint activities aimed at strengthening employee relations and relations between employees and management by visiting several foundations to share on religious holidays, such as Eid Al-Fitr and Christmas.

7. Keselamatan Kerja [POJK51-F.21]

Bank Ina senantiasa menjamin kenyamanan dan keamanan karyawan dalam bekerja guna menjaga keselamatan dan terhindar dari kejadian berbahaya melalui upaya berikut.

- 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.
- Melakukan pelatihan evakuasi bencana karyawan di kantor pusat, kantor wilayah, dan kantor cabang.

Capaian Kegiatan

Capaian kegiatan keberlanjutan Bank terkait ketenagakerjaan, kesehatan dan keselamatan kerja selama tahun 2022, yaitu:

- Terjaminnya kesehatan karyawan dan keluarga; serta
- Tidak terjadinya kecelakaan kerja karyawan (*zero accident*).

Mekanisme Pengaduan Masalah

Mekanisme pengaduan masalah terkait ketenagakerjaan di Bank Ina melalui beberapa tahapan 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 sistem *whistleblowing*, 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.

Hubungan yang Baik dengan Mitra Usaha

Bank Ina berupaya untuk membangun hubungan kerja sama yang baik dengan para mitra usaha. Hal tersebut untuk mendukung penyempurnaan layanan kepada nasabah dan calon nasabah.

Pemenuhan Kontrak Kerja

Kerja sama yang dijalin antara Bank dan mitra usaha didasari dengan kontrak kerja yang sah dan disepakati oleh kedua belah pihak. Masing-masing pihak mempunyai kewajiban yang sama untuk memenuhi setiap ketentuan kontrak kerja yang menjadi tanggung jawabnya.

7. Occupational Safety [POJK51-F.21]

Bank Ina always ensures the comfort and safety of employees at work in order to maintain safety and avoid dangerous incidents through the following efforts.

- 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.
- Conducting employee disaster evacuation training at the head office, regional offices and branch offices.

Activity Achievements

Achievements of the Bank's sustainability activities related to employment, occupational health and safety in 2022 were:

- Ensuring the health of employees and their families; and
- No employee's occupational accidents (*zero accident*).

Complaint Mechanism

The mechanism to complain about employment-related problems at Bank Ina goes through 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 whistleblowing system. 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.

Good Relations with Business Partners

Bank Ina strives to build good cooperative relationships with business partners. This is to support the improvement of services to customers and prospective customers.

Fulfillment of Work Contracts

Cooperation between the Bank and business partners is based on a valid work contract agreed by both parties. Each party has the same obligation to fulfill every provision of the work contract of the respective responsibility.

Pengembangan Sosial dan Kemasyarakatan

Aktivitas bisnis Bank sangat berkaitan erat dengan masyarakat. Oleh sebab itu, Bank berupaya untuk memberikan kontribusi positif secara maksimal kepada masyarakat, terutama masyarakat sekitar di wilayah operasional melalui berbagai inisiatif mengenai pengembangan sosial dan kemasyarakatan. [POJK51-F.23]

Pelaksanaan Inisiatif

Bank Ina telah menyusun berbagai inisiatif sosial terkait pengembangan sosial dan kemasyarakatan, yang diuraikan sebagai berikut.

1. Penggunaan Tenaga Kerja Lokal

Penggunaan tenaga kerja lokal menjadi salah satu upaya Bank untuk mendorong terciptanya kesejahteraan masyarakat sekitar. Saat ini, Bank mempunyai 39,51% karyawan yang berasal dari masyarakat sekitar.

2. Edukasi dan Literasi Keuangan

Bank Ina melaksanakan program edukasi dan literasi keuangan berdasarkan pada Peraturan Otoritas Jasa Keuangan No. 76/POJK.07/2016 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan bagi Konsumen dan/atau Masyarakat, setiap bank diwajibkan untuk menyampaikan Laporan Rencana dan Realisasi Literasi Keuangan kepada Otoritas Jasa Keuangan. Pelaksanaan program tersebut telah disampaikan pada Laporan Rencana Literasi Keuangan kepada regulator melalui situs web Sipeduli dengan No. Laporan LRE-2023-001850 dan menyampaikan Laporan Realisasi Literasi Keuangan melalui Sipeduli dengan No. Laporan LPE-TW4-2022-001237.

Adapun program edukasi dan literasi keuangan Bank Ina selama tahun 2022, diungkapkan sebagai berikut.

	Lokasi location	Jumlah Peserta Total Participants
Edukasi Keuangan Financial Education	PT Rajawali Hiyoto, Bandung	20 orang 20 people
Edukasi Keuangan Financial Education	Dinas Peternakan Provinsi Jawa Timur, Kertajaya Livestock Service Office of East Java Province, Kertajaya	20 orang 20 people
Edukasi Keuangan Financial Education	Sekolah Dasar No. 4, Denpasar Elementary School No. 4, Denpasar	20 orang 20 people
Edukasi Keuangan Financial Education	Yayasan Pembangunan Indonesia (YASPIN), Makassar Indonesian Development Foundation (YASPIN), Makassar	20 orang 20 people
Edukasi Keuangan Financial Education	Sekolah Menengah Kejuruan Negeri 2, Medan State Vocational High School 2, Medan	20 orang 20 people
Edukasi Transaksi QRIS dan EDC Bank Ina Education on QRIS and EDC Transactions of Bank Ina	Maluku City Mall untuk Beberapa Merchant/ Tenant, Ambon Maluku City Mall for Several Merchants/ Tenants, Ambon	20 orang 20 people

Bank Ina menginvestasikan dana sebesar Rp160.000.000,- untuk pelaksanaan program edukasi dan literasi keuangan selama tahun 2022.

Social and Community Development

The Bank's business activities are closely related to the community. Therefore, the Bank seeks to make a maximum positive contribution to the community, particularly the surrounding communities in the operational areas through various initiatives on social and community development. [POJK51-F.23]

Implementation of the Initiative

Bank Ina has developed various social initiatives related to social and community development as follows.

1. Use of Local Workers

The use of local workers is one of the Bank's efforts to encourage the creation of welfare for the surrounding community. Currently, the Bank has 39.51% employees from the local community.

2. Financial Education and Literacy

Bank Ina implements financial education and literacy programs based on 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 Public, which require every bank to submit a Report on Plans and Realization of Financial Literacy to the Financial Services Authority. The implementation of the program has been reported in the Financial Literacy Plan Report to regulators through Sipeduli website with Report No. LRE-2023-001850 and the Report on the Realization of Financial Literacy has been submitted through Sipeduli with Report No. LPE-TW4-2022-001237.

Bank Ina's financial education and literacy programs in 2022 were as follows.

Bank Ina invested Rp160,000,000,- for the implementation of financial education and literacy programs during 2022.

3. Layanan Keuangan Inklusif

Bank Ina menyediakan layanan keuangan yang inklusif bagi nasabah dengan tujuan untuk meningkatkan akses masyarakat terhadap produk-produk Bank. Pada tahun 2022, Bank menyediakan produk yang mendukung layanan keuangan inklusif melalui berbagai produk program promosi dalam rangka menarik minat masyarakat untuk menabung, seperti Tabina Triple Untung Mass, Tabina Triple Untung Affluent, Tabina Triple Untung Arisan, Tabina Berjangka Berhadiah, 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, dan Gratis Biaya BI-Fast.

4. Program Pengembangan dan Pemberdayaan Masyarakat [POJK51-F.25]

Program pemberdayaan masyarakat secara berkelanjutan berfokus pada peningkatan kualitas kesehatan, pendidikan masyarakat, serta bentuk donasi lainnya, sebagai berikut.

3. Inclusive Financial Services

Bank Ina provides inclusive financial services for customers with the aim of increasing public access to the Bank's products. In 2022, the Bank provided products that support inclusive financial services through various promotional programs in order to attract people's interest in saving, such as Tabina Triple Untung Mass, Tabina Triple Untung Affluent, Tabina Triple Untung Arisan, Tabina Futures with Prizes, Tabina Green Untung, Tabina Combo, Free Transaction Fees at ATMs and Internet Banking and Mobile Banking (IBMB), Free Transaction Fees at Internet Banking Business (IBB), QRIS Transaction Cashback, and Free BI-Fast Fees.

4. Community Development and Empowerment Program [POJK51-F.25]

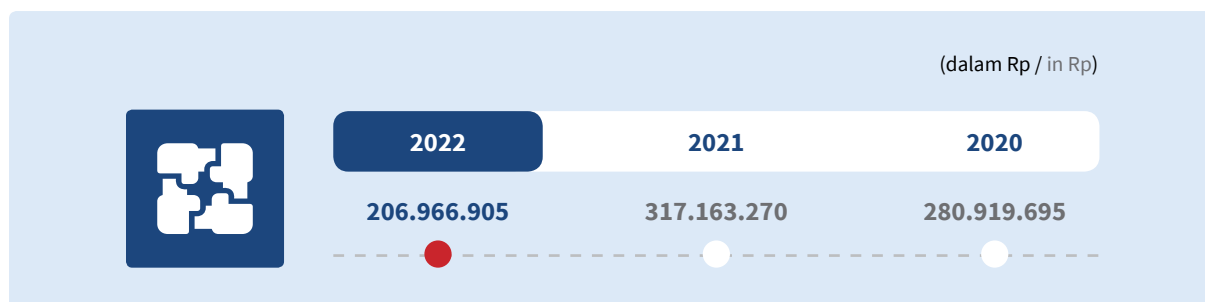
Sustainable community empowerment programs focus on improving the quality of health, public education, and other forms of donations, as follows.

2022	2021	2020
Kesehatan / Health		
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.	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		
Pemberian dana beasiswa pada mahasiswa/mahasiswi Universitas Kristen Krida Wacana (Ukrida) di semester ganjil dan genap tahun 2022. Providing scholarship funds to Krida Wacana Christian University (Ukrida) students in the odd and even semesters of 2022.	Pemberian dana beasiswa pada mahasiswa/mahasiswi Universitas Kristen Krida Wacana (Ukrida) di semester ganjil dan genap tahun 2021. Providing scholarship funds to Krida Wacana Christian University (Ukrida) students in the odd and even semesters of 2021.	Pemberian dana beasiswa pada mahasiswa/mahasiswi Universitas Kristen Krida Wacana (Ukrida) di semester ganjil dan genap tahun 2020. Providing scholarship funds to Krida Wacana Christian University (Ukrida) students in the odd and even semesters of 2020.
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.	-	Berpartisipasi dalam pemberian donasi yang dipergunakan untuk bantuan pendidikan bagi pelajar/mahasiswa terdampak covid-19, melalui Konser Amal Virtual yang di selenggarakan oleh Otoritas Jasa Keuangan. Participated in making donations that are used for educational assistance for students/university students affected by Covid-19, through a Virtual Charity Concert organized by the Financial Services Authority.
	-	Pencanangan Wilayah sebagai Binaan Kampus Sekolah Tinggi Manajemen IMMI dalam rangka Pengabdian Kepada Masyarakat. Designation of the Area as IMMI College of Management Campus Assistance in the framework of Community Service.

2022	2021	2020
Donasi Lainnya / Other Donations		
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 untuk korban gempa Sulawesi, Banjir Kalimantan, Longsor Sumedang dan 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 bantuan berupa makanan gratis kepada para pekerja yang berpenghasilan harian yang dilaksanakan oleh kantor cabang dan kantor cabang pembantu. Providing assistance in the form of free food to workers who earn daily wages, carried out by branch offices and sub-branch offices.
Pemberian bantuan sosial kepada Panti Asuhan Bhakti Luhur dalam bentuk santunan dan sembako untuk anak-anak yatim piatu yang berlokasi di Pamulang, Tangerang Selatan. Providing social assistance to Bhakti Luhur Orphanage in the form of compensation and staple food packages for orphans located in Pamulang, South Tangerang.	Pemberian santunan untuk karyawan Bank Ina yang terkena banjir. Provision of compensation for Bank Ina's employees affected by floods.	Pelaksanaan Buka puasa bersama dan memberikan santunan kepada anak yatim piatu di Panti Asuhan Ar-Ridho. Implementation of breaking the fast together and providing compensation to orphans at Ar-Ridho Orphanage.
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.	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.	KK Cibinong berpartisipasi dalam kegiatan pemberian santunan kepada anak yatim bekerja sama dengan Indogrosir Cibinong KK Cibinong participated in the activity of providing compensation to orphans in collaboration with Indogrosir Cibinong.
	Pemberian bantuan kepada Panti Asuhan Assalafiyah Hidayatul Mubarakh 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.	Pelaksanaan kegiatan bakti sosial "berbagi kasih" kepada beberapa yayasan, di antaranya Yayasan Bhakti Luhur, Rumah Kerang, dan Panti Asuhan Taman Fioreti. Implementation of social service activities "sharing care" to several foundations, including Bhakti Luhur Foundation, Rumah Kerang, and Taman Fioreti Orphanage.
	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 Bantuan Sembako kepada karyawan Office Boy dan Security yang bekerja di PT Bank Ina Perdana Tbk. Provision of Basic Food Assistance to Office Boys and Security officers who work at PT Bank Ina Perdana Tbk.
	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 diinvestasikan oleh Bank Ina pelaksanaan program pengembangan dan pemberdayaan masyarakat diungkapkan sebagai berikut.

he costs invested by Bank Ina in the implementation of community development and empowerment programs are disclosed as follows.



Capaian Kegiatan

Capaian kegiatan keberlanjutan Bank terkait pengembangan dan pemberdayaan masyarakat selama tahun 2022, yaitu:

1. Bagi Bank

- a. Mendapatkan kepercayaan dari masyarakat;
- b. Memperoleh perspektif positif dari masyarakat;
- c. Meningkatkan reputasi Bank; serta
- d. Hubungan dengan masyarakat dan pemangku kepentingan lainnya menjadi lebih erat.

2. Bagi Masyarakat

- a. Meningkatnya taraf hidup;
- b. Meningkatnya kesejahteraan;
- c. Mempunyai keterampilan dalam pengelolaan keuangan;
- d. Fasilitas umum terjamin pemeliharaannya; serta
- e. Mengurangi tingkat pengangguran melalui kesempatan kerja yang diutamakan untuk tenaga kerja lokal.

Sarana Pengaduan Masalah Pengembangan Sosial dan Kemasyarakatan

Sarana pengaduan masalah terkait pengembangan sosial dan kemasyarakatan dapat disampaikan melalui *email*, *call center*, ataupun kantor cabang Bank Ina. Seluruh pengaduan yang disampaikan akan ditindaklanjuti dengan baik dan objektif, tanpa adanya tindakan intimidasi. Dalam 3 tahun terakhir, Bank Ina tidak menerima pengaduan terkait kegiatan pengembangan sosial dan kemasyarakatan yang telah dilaksanakan.

Kepedulian terhadap Nasabah serta Pengembangan Produk dan Jasa

Komitmen

Menjaga hubungan baik merupakan salah satu kunci keberlanjutan usaha. Hal tersebut menjadi perhatian utama bagi Bank Ina dalam merealisasikan inisiatif terkait nasabah, guna mempertahankan kepercayaan, kepuasan, dan hubungan harmonis yang telah terjalin. Bank senantiasa meningkatkan pelayanan dan memenuhi kebutuhan nasabah melalui berbagai inovasi produk dan layanan.

[POJK51-F.17]

Pelaksanaan Inisiatif

Bank Ina telah menyusun berbagai inisiatif sosial terkait nasabah, yang diuraikan sebagai berikut.

1. Penyampaian informasi produk

Penyampaian informasi produk dan layanan terbaru yang dimiliki oleh Bank Ina senantiasa disampaikan kepada nasabah melalui situs web Bank, media sosial, serta brosur yang tersedia di setiap kantor cabang.

2. Peningkatan Kualitas Layanan

Sejak tahun 2020, Bank telah melakukan proses transformasi digital dan mengoptimalkan layanan *Internet Banking* dan *Mobile Banking*. Dengan adanya layanan digital tersebut, Bank memberikan kemudahan kepada nasabah untuk bertransaksi secara digital di mana pun dan kapan pun.

Activity Achievements

Achievements of the Bank's sustainability activities related to community development and empowerment in 2022 were:

1. For the Bank

- a. Gaining public trust;
- b. Obtaining a positive perspective from the community;
- c. Improving the Bank's reputation; and
- d. Closer relationship with the community and other stakeholders.

2. For the Community

- a. Increased standard of living;
- b. Increased welfare;
- c. Have skills in financial management;
- d. Guaranteed maintenance of public facilities; and
- e. Reduced unemployment rate through employment opportunities that are prioritized for local workers.

Complaint Channel for Social and Community Development Problems

Complaints about problems related to social and community development can be submitted via email, call center, or a branch office of Bank Ina. All complaints submitted will be followed up properly and objectively, without any acts of intimidation. In the last 3 years, Bank Ina has not received any complaints regarding the implemented social and community development activities.

Concern for Customers and Development of Products and Services

Commitment

Maintaining good relationship is one of the keys to business continuity. This is Bank Ina's main concern in realizing initiatives related to customers, in order to maintain trust, satisfaction, and harmonious relationships that have been established. The Bank continues to improve services and meet customer needs through various product and service innovations. [POJK51-F.17]

Implementation of the Initiative

Bank Ina has developed various social initiatives related to customers as follows.

1. Delivery of Product Information

Information of Bank Ina's latest products and services is always delivered to customers through the Bank's website, social media, and brochures available at each branch office.

2. Service Quality Improvement

Since 2020, the Bank has carried out a digital transformation process and optimized Internet Banking and Mobile Banking services. With these digital services, the Bank makes it easy for customers to make transactions digitally anywhere and anytime.

3. Keamanan Simpanan Nasabah

Keamanan simpanan nasabah menjadi prioritas bagi Bank Ina. Hal tersebut dibuktikan dengan menjadi peserta Lembaga Penjamin Simpanan (LPS), yang mana LPS mengambil alih sebagian risiko Bank, sehingga nasabah dapat memperoleh kepastian terkait keamanan simpanan, apabila terjadi kejadian yang tidak terduga pada Bank.

4. Kerahasiaan Data Nasabah

Bank Ina berkomitmen untuk menjaga kerahasiaan data nasabah. Komitmen tersebut berpedoman pada peraturan perundang-undangan yang berlaku, yaitu:

- a. Undang-Undang No. 7 Tahun 1992 tentang Perbankan, serta perubahannya dalam Undang-Undang No. 10 Tahun 1998;
- b. Peraturan Bank Indonesia No. 2/19/PBI/2000 tentang Persyaratan dan Tata Cara Pemberian Perintah atau Izin Tertulis Membuka Rahasia Bank; dan
- c. Peraturan Otoritas Jasa Keuangan No. 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa, serta peraturan turunannya.

Berdasarkan peraturan tersebut, Bank wajib merahasiakan data nasabah terkait penyimpanan dan simpanannya, kecuali mengenai hal-hal 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

3. Customer Deposit Security

Security of customer deposits is a priority for Bank Ina. This is evidenced by becoming a member of the Indonesia Deposit Insurance Corporation (LPS), in which LPS takes over some of the Bank's risks, and therefore, customers can obtain certainty regarding the security of their deposits, should unexpected events occur at the Bank.

4. Confidentiality of Customer Data

Bank Ina is committed to maintaining the confidentiality of customer data. This commitment refers to the applicable laws and regulations as follows:

- a. Law No. 7 of 1992 on Banking, and its amendments in Law No. 10 of 1998;
- b. Bank Indonesia Regulation No. 2/19/PBI/2000 on Requirements and Procedures for Granting Written Orders or Permits to Open Bank Secrets; and
- c. 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 required to keep customer data confidential regarding their savings and deposits, except for the following matters.

- 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

penyimpan pada pihak yang ditunjuk oleh nasabah penyimpan tersebut (Undang-Undang Perbankan Pasal 44A ayat 1).

- g. Dalam hal nasabah penyimpan telah meninggal dunia, ahli waris yang sah dari nasabah penyimpan yang bersangkutan berhak memperoleh keterangan mengenai simpanan nasabah penyimpan tersebut (Undang-Undang Perbankan Pasal 44A ayat 2).

5. Program Engagement Nasabah

Dalam rangka mempererat hubungan antara Bank dengan nasabah, Bank Ina melaksanakan program *engagement* nasabah, sebagai berikut.

- a. 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.
- b. Pemberian *cashback* untuk periode tertentu, jika nasabah melakukan transaksi minimal 1 kali per bulan melalui *e-channel* Bank Ina.
- c. Gratis biaya transfer *online* melalui *Internet Banking Business* Bank Ina.
- d. *Cashback* 25% (maksimal Rp5.000,-) untuk transaksi QRIS melalui *Mobile Banking* Bank Ina. Maksimum *cashback* diberikan sebanyak 3 kali transaksi per nasabah setiap bulan.
- e. Gratis biaya transfer BI-FAST melalui *Internet Banking Business* dan *Mobile Banking*, serta kantor cabang Bank Ina.
- f. Loyalti Program untuk nasabah *prime* dengan pemberian bingkisan HUT/Hari Raya.
- g. 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.
- h. 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 Jasa [POJK51-F.26]

Bank Ina berkomitmen untuk terus mengembangkan produk dan jasa sesuai dengan kebutuhan nasabah. Pada tahun 2022, Bank telah melakukan pengembangan produk dan jasa, yaitu:

- a. Layanan kemudahan pembayaran dengan standarisasi pembayaran menggunakan QRIS yang dikembangkan oleh Bank Indonesia dan Asosiasi Sistem Pembayaran Indonesia (ASPI);
- b. Penempatan dana deposito *online* melalui *Internet Banking* individu dan *Mobile Banking*, serta *Internet Banking Business* Bank Ina;

designated by the depositor (Article 44A paragraph 1 of Banking Law).

- g. In the event that a depositing customer has passed away, the legal heirs of the relevant depositor are entitled to obtain information regarding the deposits of said depositing customer (Article 44A paragraph 2 of Banking Law).

5. Customer Engagement Program

In order to strengthen the relationship between the Bank and its customers, Bank Ina implements a customer engagement program as follows.

- a. 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.
- b. Giving cashback for a certain period, if the customer makes a transaction at least 1 time per month via Bank Ina's e-channel
- c. Free online transfer fees through Bank Ina's Internet Banking Business
- d. Cashback 25% (maximum Rp5,000) for QRIS transactions via Bank Ina's Mobile Banking. Maximum cashback is given for 3 transactions per customer per month.
- e. Free BI-FAST transfer fee via Internet Banking Business and Mobile Banking, as well as Bank Ina's branch offices.
- f. Loyalty Program for prime customers by giving Birthday/Festive Holiday gifts.
- g. 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.
- h. 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]

Bank Ina is committed to continuing to develop products and services according to customer needs. In 2022, the Bank developed products and services as follows:

- a. Ease of payment services by standardizing payments using QRIS, which is developed by Bank Indonesia and the Indonesian Payment System Association (ASPI);
- b. Placement of deposit funds online through individual Internet Banking and Mobile Banking, as well as Bank Ina's Internet Banking Business



- c. Layanan transaksi SKN/RTGS dan transfer BI-FAST melalui *Internet Banking* individu dan *Mobile Banking*, serta *Internet Banking Business* Bank Ina;
- d. Penambahan fitur transaksi untuk transfer *virtual account* dan pembayaran kartu kredit melalui *Internet Banking* individu dan *Mobile Banking* Bank Ina; serta
- e. Program Tabungan Tabina Green Untung dengan hadiah *eco-friendly*, seperti mobil listrik, motor listrik, kompor listrik, dan lainnya yang mendukung penurunan emisi karbon.

Capaian Kegiatan

Capaian kegiatan tanggung jawab sosial Bank terkait nasabah selama tahun 2022, yaitu:

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

Sarana pengaduan masalah terkait nasabah dapat disampaikan melalui *email*, *call center*, situs web bank, ataupun media sosial Bank. Seluruh pengaduan yang disampaikan akan ditindaklanjuti dengan baik dan objektif, tanpa adanya tindakan intimidasi.

Laporan Pengaduan

Informasi terkait laporan pengaduan nasabah selama tahun 2022 dijelaskan sebagai berikut.

Jenis Transaksi Keuangan Types of Financial Transactions	Selesai Completed		Dalam Proses On Process		Tidak Selesai Not Completed		Jumlah Pengaduan Number of Complaints
	Jumlah Total	%	Jumlah Total	%	Jumlah Total	%	
Kartu ATM/Debit/Mesin ATM ATM/Debit Card/ATM Machine	138	28,28	13	72,22	-	-	151
<i>Electronic Banking</i>	349	71,52	5	27,78	-	-	354
Sistem Pembayaran lainnya Other Payment Systems	1	0,20	-	-	-	-	1
Total	488	100,00	18	100,00	-	-	506

Survei Kepuasan Nasabah [POJK51-F.30]

Survei kepuasan nasabah dilakukan oleh Bank untuk mengukur dan mengetahui kualitas layanan yang diberikan kepada nasabah. Hasil survei tersebut dijadikan sebagai bahan acuan untuk meningkatkan kualitas layanan dan produk Bank kepada masyarakat setiap periodenya. Bank Ina melakukan survei kepuasan nasabah dengan cara mengirimkan kuesioner melalui *WA Blast* kepada nasabah dan diakumulasi hasil survei tersebut menjadi *summary*.

- c. SKN/RTGS transaction and BI-FAST transfer services via individual *Internet Banking* and *Mobile Banking*, as well as Bank Ina's *Internet Banking Business*
- d. Added transaction features for *virtual account* transfers and credit card payments through individual *Internet Banking* and Bank Ina's *Mobile Banking*; and
- e. Tabina Green Untung Savings Program with *eco-friendly* prizes, such as electric cars, electric motorbikes, electric stoves, and others that support carbon emissions reduction.

Activity Achievements

Achievements of the Bank's social responsibility activities related to customers in 2022 were:

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

Complaints about problems related to customers can be submitted via email, call center, the Bank's website, or social media. All complaints submitted will be followed up properly and objectively, without any acts of intimidation.

Complaint Report

Information regarding complaint reports on customer during 2022 is explained as follows.

Customer Satisfaction Survey [POJK51-F.30]

Customer satisfaction surveys are conducted by the Bank to measure and determine the quality of services provided to customers. The survey results are used as reference material to improve the quality of the Bank's services and products to the public every period. Bank Ina conducts a customer satisfaction survey by sending questionnaires via *WA Blast* to customers and the survey results are compiled into a summary.

Kepedulian terhadap Lingkungan Hidup

Concern for the Environment

Komitmen

Aktivitas bisnis Bank Ina tidak bersinggungan langsung dengan lingkungan. Meskipun demikian, Bank tetap berkomitmen untuk berkontribusi menjaga kelestarian lingkungan hidup dengan menerapkan program kerja ramah lingkungan.

Commitment

Bank Ina's business activities do not directly relate to the environment. Nonetheless, the Bank remains committed to contributing to environmental preservation by implementing environmentally friendly work programs.

Pelaksanaan Inisiatif

Bank Ina telah menyusun inisiatif terkait lingkungan hidup, yang diuraikan sebagai berikut.

1. Produk Kegiatan Usaha Berkelanjutan

Produk kegiatan usaha berkelanjutan merupakan salah satu inisiatif berkaitan dengan lingkungan hidup yang dilakukan oleh Bank. Melalui produk ini, Bank memberikan kredit kepada nasabah dengan memperhatikan pengelolaan lingkungannya. Khusus bagi debitur dan calon debitur yang memiliki kegiatan usaha yang bersinggungan langsung dengan lingkungan atau sifatnya mengurangi sumber daya alam, maka wajib memiliki dan melaporkan salinan dokumen analisis mengenai dampak lingkungan (AMDAL) sebagai syarat disetujuinya pengajuan kredit.

Informasi terkait produk kegiatan usaha berkelanjutan Bank Ina diungkapkan pada tabel berikut.

Produk Kegiatan Usaha Berkelanjutan Sustainable Business Activity Products

Produk yang Memenuhi Kriteria Kegiatan Usaha Berkelanjutan Products that Meet the Criteria for Sustainable Business Activities	2022		2021		2020	
	Account	Nominal (jutaan Rupiah) Nominal (million Rupiah)	Account	Nominal (jutaan Rupiah) Nominal (million Rupiah)	Account	Nominal (jutaan Rupiah) Nominal (million Rupiah)
Penghimpunan Dana Funding	3.063	6.148	4.219	6.911	6.049	7.816
Penyaluran Dana Lending	6.509	3.427.435	4.502	978.012	3.291	1.072.983

Implementation of the Initiative

Bank Ina has developed initiatives related to the environment, which are described as follows.

1. Sustainable Business Activity Products

Sustainable business activity products are one of the initiatives related to the environment carried out by the Bank. Through this product, the Bank provides credit to customers by taking into account the environmental management. Particularly for debtors and prospective debtors who have business activities that are directly in contact with the environment or reduce natural resources, they are required to have and report a copy of the environmental impact analysis (AMDAL) document as a condition for approval of the credit application.

Information related to Bank Ina's sustainable business activity products is disclosed in the following table.

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	2022		2021		2020	
	Nominal (jutaan Rupiah) Nominal (million Rupiah)	%	Nominal (jutaan Rupiah) Nominal (million Rupiah)	%	Nominal (jutaan Rupiah) Nominal (million Rupiah)	%
Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan Total Credit/Financing for Sustainable Business Activities	3.401.435	34,89	978.012	26,37	1.072.983	36,60
Total Non-Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan Total Non-Credit/Financing for Sustainable Business Activities	6.347.810	65,11	2.731.322	73,63	1.858.465	63,40
Total Kredit Total Credit	9.749.245	100,00	3.709.334	100,00	2.931.448	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	2022		2021		2020	
	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	-	-	-	-	-	-
Pencegahan dan Pengendalian Polusi Pollution Prevention and Control	-	-	-	-	-	-
Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan Berkelanjutan Management of Biological Natural Resources and Sustainable Land Use	213.245	0,00	120.792	6,00	403.561	0,00
Konservasi Keanekaragaman Hayati Darat dan Air Conservation of Land and Water Biodiversity	33.481	0,00	-	-	-	-
Transportasi Ramah Lingkungan Environmentally Friendly Transportation	-	-	-	-	-	-
Pengelolaan Air dan Limbah Air yang Berkelanjutan Sustainable Management of Water and Wastewater	-	-	74.364	0,00	147.557	0,00
Adaptasi Perubahan Iklim Climate Change Adaptation	-	-	-	-	-	-
Produk yang dapat Mengurangi Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (Eco-efficient) Products that Reduce Resources and Generate Less Pollution (Eco-efficient)	196.134	0,09	-	-	9.234	0,00

Kategori Kegiatan Usaha Berkelanjutan Sustainable Business Activities Category	2022		2021		2020	
	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 (%)
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	758.358	0,00	106.640	0,00	106.322	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	2.048.949	0,30	628.092	0,15	406.309	0,30
Total Kredit Keuangan Berkelanjutan Total Sustainable Finance Credit	3.401.435	0,39	978.012	0,15	1.072.983	0,30

2. Material Ramah Lingkungan [POJK51-F.5]

Penggunaan material ramah lingkungan dalam mendukung aktivitas bisnis Bank Ina masih terbatas pada penggunaan kertas jenis *hout vrij schrift* (HVS) untuk mencetak dokumen-dokumen penting. Terkait hal tersebut, Bank senantiasa memilih produk HVS dari produsen kertas yang telah memiliki sertifikasi *Programme for the Endorsement of Forest Certification* (PEFC), yang dapat diketahui melalui logo dalam kemasan produk tersebut. Sertifikasi tersebut merupakan bukti bahwa kertas tersebut berbahan material ramah lingkungan karena terbuat dari serat kayu yang berasal dari hutan yang dikelola secara lestari.

3. Penggunaan Energi

Untuk memenuhi aktivitas operasional perbankan, Bank menggunakan 2 sumber daya, yaitu listrik dan bahan bakar minyak (BBM). Penggunaan energi listrik yang bersumber dari Perusahaan Listrik Negara (PT PLN) ditujukan untuk peralatan elektronik kantor, pendingin ruangan (*air conditioner*/AC), penerangan, dan kebutuhan *lift*. Sementara BBM, diperoleh dari gerai Stasiun Pengisian Bahan Bakar Umum (SPBU) terdekat dan digunakan untuk kebutuhan bahan bakar kendaraan operasional serta genset.

Bank menyadari penggunaan energi untuk aktivitas operasional cukup besar dan energi yang tersedia mulai terbatas. Untuk itu, Bank berinisiatif melakukan efisiensi energi dengan melakukan penghematan energi menggunakan lampu jenis LED dan AC Inverter di seluruh kantor, serta mengatur penggunaan AC di setiap ruangan. Sementara, efisiensi BBM dilakukan dengan mengoptimalkan rapat atau pertemuan secara daring, sehingga mengurangi penggunaan kendaraan operasional kantor. [POJK51-F.7]

2. Environmentally Friendly Materials [POJK51-F.5]

The use of environmentally friendly materials in supporting Bank Ina's business activities is still limited to the use of HVS paper to print important documents. In this regard, the Bank always chooses HVS products from paper manufacturers that have Programme for the Endorsement of Forest Certification (PEFC), which can be identified through the logo on the product packaging. This certification is proof that the paper is made from environmentally friendly materials because it is made from wood fiber that comes from sustainably managed forests.

3. Energy Use

To fulfill banking operational activities, the Bank uses 2 resources, namely electricity and fuel oil (BBM). The use of electrical energy sourced from the State Electricity Company (PT PLN) is intended for office electronic equipment, air conditioner (AC), lighting, and lift. Whereas, fuel is obtained from the nearest Gas Station (SPBU) and is used for the fuel needs of operational vehicles and generators.

The Bank realizes that the use of energy for operational activities is quite large and the available energy is starting to be limited. As such, the Bank took the initiative to implement energy efficiency by saving energy and using LED lamps and inverter air conditioners throughout the office, as well as regulating the use of air conditioners in each room. Fuel efficiency is carried out by optimizing online meetings or gatherings, and thereby, reducing the use of office operational vehicles. [POJK51-F.7]

Bank Ina melakukan perhitungan biaya penggunaan energi dan capaian efisiensinya setiap tahun buku yang diungkapkan pada tabel berikut. [POJK51-F.6]

Bank Ina calculates the cost of energy use and its efficiency achievements every financial year which are disclosed in the following table. [POJK51-F.6]

(juta Rupiah / million Rupiah)

	2022	2021	2020
Biaya Penggunaan Energi / Cost of Energy Usage			
 Listrik Electricity	1.879	1.352	1.287
 Bahan Bakar Minyak Fuel Oil	1.672	1.279	1.182
Penghematan Biaya Penggunaan Energi / Energy Usage Cost Savings			
 Listrik Electricity	(527)	(65)	(139)
 Bahan Bakar Minyak Fuel Oil	(393)	(97)	(13)

4. Efisiensi Air [POJK51-F.8]

Dalam aktivitas operasional Bank, air menjadi salah satu kebutuhan utama untuk kebersihan, kegiatan beribadah, dan lainnya. Bank menggunakan air yang bersumber dari Perusahaan Daerah Air Minum (PDAM) secara bijak dan menerapkan sikap disiplin dan efisiensi penggunaan air kepada seluruh karyawan. Selain itu, Bank secara berkala melakukan pemeriksaan kran dan pipa saluran air untuk menghindari kebocoran.

4. Water Efficiency [POJK51-F.8]

In the Bank's operational activities, water is one of the main needs for cleanliness, worship activities, and others. The Bank uses water sourced from the Regional Drinking Water Company (PDAM) wisely and applies discipline and efficient use of water to all employees. In addition, the Bank regularly checks faucets and plumbing to prevent leaks.

Penggunaan Air
Water Usage

(juta Rupiah / million Rupiah)

	2022	2021	2020
	90	68	65

5. Pengelolaan Limbah [POJK51-F.14]

Limbah yang dihasilkan oleh Bank berasal dari aktivitas operasional, yaitu alat tulis kantor (ATK), seperti pulpen, kertas, *printer*, dan lainnya. Untuk mengurangi limbah tersebut, pemanfaatan perkembangan teknologi secara bertahap

5. Waste Management [POJK51-F.14]

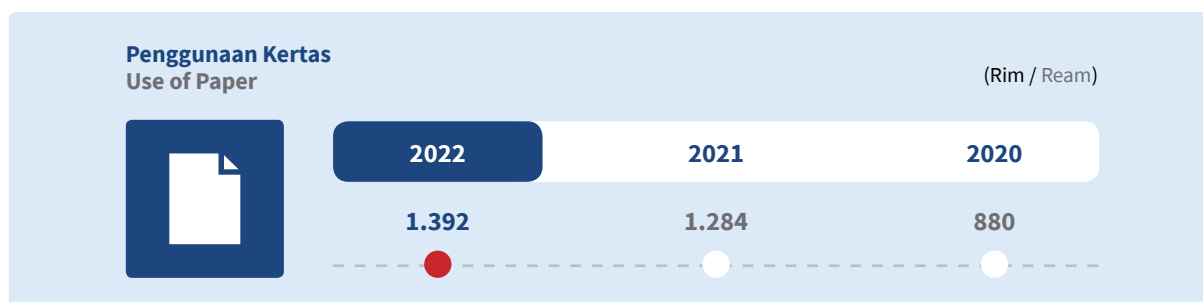
The waste generated by the Bank comes from operational activities, namely office stationery (ATK), such as pens, paper, printer, and others. To reduce this waste, the use of technological developments has gradually begun to be implemented.

mulai diterapkan. Komunikasi elektronik mulai menggantikan penggunaan kertas dalam kegiatan sehari-hari. Tidak hanya dalam operasional internal, dengan hadirnya *internet banking* dan *mobile banking* dari Bank Ina, masyarakat luas juga telah turut membantu mengurangi penggunaan kertas dalam setiap transaksi perbankan seperti cetak mutasi rekening, cetak pengambilan ATM, hingga cetak formulir pembukaan rekening baru dapat dilakukan hanya dengan melalui *mobile phone* atau laptop.

Informasi terkait penggunaan kertas Bank Ina diungkapkan pada tabel berikut. [POJK51-F.13]

Electronic communication is starting to replace the use of paper in daily activities. Not only in internal operations, with the presence of internet banking and mobile banking from Bank Ina, the wider community has also helped reduce the use of paper in every banking transaction such as printing account transfers, printing ATM withdrawals, and printing new account opening forms that can be done only through mobile phone or laptops.

Information related to Bank Ina's paper use is disclosed in the following table. [POJK51-F.13]



Selain itu, Bank Ina turut menjaga kelestarian lingkungan dan lingkungan hidup lainnya adalah dengan mengurangi sampah plastik. Bank telah mengeluarkan Memorandum dengan No. MEMO/SDM/685/0919 Perihal Pengurangan Sampah Plastik & Upaya Melestarikan Lingkungan Hidup, pada tanggal 30 September 2019. Upaya mengurangi penggunaan kemasan makanan dan minuman berbahan dasar plastik diterapkan dengan kewajiban karyawan untuk membawa botol air minum sendiri yang dapat diisi ulang dan penggunaan air minum kemasan pada saat rapat dan pertemuan tidak lagi diperkenankan. Penyediaan tempat sampah juga telah terdistribusi di seluruh kantor Bank Ina untuk menjadikan kantor lebih bersih dan nyaman untuk beraktivitas. [POJK51-F.1]

Furthermore, Bank Ina also participates in preserving the environment and other living things by reducing plastic waste. The Bank has issued a Memorandum No. MEMO/SDM/685/0919 Regarding Reducing Plastic Waste & Efforts to Preserve the Environment, dated September 30, 2019. Efforts to reduce the use of plastic-based food and beverage packaging are implemented by requiring employees to bring their own refillable drinking water bottles and prohibiting the use of bottled drinking water at meetings and gatherings. Provision of trash bins has also been distributed throughout Bank Ina's offices to make the office cleaner and more comfortable for activities. [POJK51-F.1]

6. Pengendalian Emisi

Penggunaan energi untuk aktivitas operasional menghasilkan berbagai emisi yang dapat merusak lapisan atmosfer sebagai penyebab utama pemanasan global. Meskipun saat ini pengukuran atas emisi yang dihasilkan belum dilakukan, namun Bank Ina berupaya melakukan sejumlah langkah inisiatif dalam pengurangan emisi, seperti: [POJK51-F.11] [POJK51-F.12]

- 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.

6. Emission Control

The use of energy for operational activities generates various emissions that can damage the atmosphere as the main cause of global warming. Although currently the emissions generated has not been measured, Bank Ina is trying to take a number of initiative steps in reducing emissions, such as: [POJK51-F.11] [POJK51-F.12]

- 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 air conditioning.



Capaian Kegiatan

Capaian kegiatan keberlanjutan Bank terkait lingkungan hidup selama tahun 2022, yaitu:

1. Penggunaan listrik dan air di tahun 2022 masing-masing menjadi Rp1,87 miliar dan Rp90 juta, dibandingkan tahun 2021 masing-masing Rp1,35 miliar dan Rp68 juta; serta
2. Penggunaan kertas di tahun 2022 menjadi 1.392 rim dari semula 1.284 rim di tahun 2021.

Penghargaan dan Sertifikasi

Pada tahun 2022, Bank Ina belum menerima penghargaan ataupun sertifikasi terkait lingkungan hidup. Namun demikian, penerapan inisiatif lingkungan hidup tetap dilakukan dengan maksimal.

Sarana Pengaduan Masalah Lingkungan Hidup

Masyarakat atau pemangku kepentingan lain dapat menyampaikan laporan pengaduan apabila Bank secara terbukti melakukan pelanggaran terhadap lingkungan hidup melalui *email*, *call center*, situs web bank, ataupun media sosial Bank. Sepanjang tahun 2022, Bank tidak menerima laporan terkait masalah lingkungan hidup.

Biaya Pengelolaan Lingkungan Hidup [POJK51-F.4]

Bank tidak menyelenggarakan kegiatan terkait lingkungan hidup sehingga tidak terdapat informasi terkait biaya atas kegiatan pengelolaan lingkungan hidup dalam 3 tahun terakhir. Selain itu, biaya pengelolaan lingkungan di gedung kantor pusat dan wilayah operasional, seperti biaya retribusi sampah, telah termasuk dalam biaya sewa ke pemilik gedung.

Tanggapan terhadap Umpan Balik Tahun Sebelumnya [POJK51-G.4]

Sepanjang tahun 2022, Bank Ina tidak menerima kritik maupun saran dari pemangku kepentingan terkait Laporan Tahunan. Meskipun demikian, Bank tetap mengupayakan peningkatan kualitas penyampaian Laporan Tahunan pada setiap periode pelaporan.

Activity Achievements

Achievements of the Bank's sustainability activities related to the environment in 2022 were:

1. The use of electricity and water in 2022 reached Rp1.87 billion and Rp90 million, respectively, compared to Rp1.35 billion and Rp68 million in 2021, respectively; and
2. Decreasing the use of paper in 2022 to 1,392 reams from previously 1,284 reams in 2021.

Awards and Certifications

In 2022, Bank Ina did not received award or certification related to the environment. However, the implementation of environmental initiatives is still carried out optimally.

Complaint Channel for Environmental Problem

The public or other stakeholders can submit a complaint report if the Bank is proven to have committed a violation against the environment through email, call center, the Bank's website, or social media. Throughout 2022, the Bank did not receive reports related to environmental issues.

Environmental Management Cost [POJK51-F.4]

The Bank does not carry out activities related to the environment, and therefore, there is no information related to costs for environmental management activities in the last 3 years. In addition, costs for environmental management in the head office building and operational areas, such as waste collection fees, are included in the rental fee to the building owner.

Response to Previous Year's Feedback [POJK51-G.4]

Throughout 2022, Bank Ina did not receive criticism or suggestions from stakeholders regarding the Annual Report. Nonetheless, the Bank continues to improve the quality of Annual Report submission in each reporting period.

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:

Sekretaris Perusahaan
Corporate Secretary

John Eric Pontoh

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
 E : corp_sec@bankina.co.id
 W : 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

No. Indeks Index No.	Uraian Description	Halaman Page
A.1	Penjelasan Strategi Keberlanjutan Description of Sustainability Strategy	11
Ikhtisar Kinerja Keberlanjutan Sustainability Performance Highlights		
B.1	Ikhtisar Kinerja Ekonomi Economic Performance Highlights	24-26
B.2	Ikhtisar Kinerja Lingkungan Hidup Environmental Performance Highlights	27
B.3	Ikhtisar Kinerja Sosial Social Performance Highlights	26
Profil Perusahaan Company Profile		
C.1	Visi, Misi, dan Nilai Keberlanjutan Vision, Mission, and Sustainability Values	62-63
C.2	Alamat Perusahaan Company Address	7
C.3	Skala Perusahaan Company Scale	24-26; 99; 108
C.4	Produk, Layanan, dan Kegiatan Usaha yang Dijalankan Products, Services, and Business Activities	64-69
C.5	Keanggotaan pada Asosiasi Membership in Association	33
C.6	Perubahan Organisasi Bersifat Signifikan Significant Organizational Change	58
Penjelasan Direksi Explanation from Board of Director		
D.1	Penjelasan Direksi Explanation from the Board of Directors	44-53
Tata Kelola Keberlanjutan Sustainability Governance		
E.1	Penanggung Jawab Penerapan Keuangan Berkelanjutan Person in Charge of Sustainable Finance Implementation	344-346
E.2	Pengembangan Kompetensi terkait Keuangan Berkelanjutan Competency Development Related to Sustainable Finance	346
E.3	Penilaian Risiko atas Penerapan Keuangan Berkelanjutan Risk Assessment for the Implementation of Sustainable Finance	347-348
E.4	Hubungan dengan Pemangku Kepentingan Relations with Stakeholders	17-20
E.5	Permasalahan terhadap Penerapan Keuangan Berkelanjutan Problems with the Implementation of Sustainable Finance	348-349
Kinerja Keberlanjutan Sustainability Performance		
F.1	Kegiatan Membangun Budaya Keberlanjutan Building a Sustainability Culture	369

No. Indeks Index No.	Uraian Description	Halaman Page
Kinerja Ekonomi Economy Performance		
F.2	Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi, Pendapatan dan Laba Rugi Comparison of Target and Performance of Production, Portfolio, Financing Targets, or Investment, Income and Profit and Loss	140
F.3	Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi pada Instrumen Keuangan atau Proyek yang Sejalan dengan Keuangan Berkelanjutan Comparison of Target and Performance of Portfolio, Financing Targets, or Investment on Financial Instruments or Projects in Line with Sustainable Finance	143
Kinerja Ekonomi Economy Performance		
Umum General		
F.4	Biaya Lingkungan Hidup Environmental Costs	370
Aspek Material Material Aspects		
F.5	Penggunaan Material yang Ramah Lingkungan Use of Environmentally Friendly Materials	367
Aspek Energi Energy Aspects		
F.6	Jumlah dan Intensitas Energi yang Digunakan Amount and Intensity of Energy Used	368
F.7	Upaya dan Pencapaian Efisiensi Energi dan Penggunaan Energi Terbarukan Efforts and Achievement of Energy Efficiency and Use of Renewable Energy	367-368
Aspek Air Water Aspects		
F.8	Penggunaan Air Water Usage	368
Aspek Keanekaragaman Hayati Biodiversity Aspects		
F.9	Dampak dari Wilayah Operasional yang Dekat atau Berada di Daerah Konservasi atau Memiliki Keanekaragaman Hayati Impact of Operational Area Adjacent to or In Conservation Areas or Areas with Biodiversity	N/A
F.10	Usaha Konservasi Keanekaragaman Hayati Biodiversity Conservation Effort	N/A
Aspek Emisi Emission Aspect		
F.11	Jumlah dan Intensitas Emisi yang Dihasilkan Berdasarkan Jenisnya Amount and Intensity of Emissions Generated by Type	369
F.12	Upaya dan Pencapaian Pengurangan Emisi yang Dilakukan Efforts Made and Achievements of Emission Reduction	369
Aspek Limbah Dan Efluen Waste and Effluent Aspects		
F.13	Jumlah Limbah dan Efluen yang Dihasilkan berdasarkan Jenis Amount of Waste and Effluent Generated by Type	369
F.14	Mekanisme Pengelolaan Limbah dan Efluen Waste and Effluent Management Mechanisms	368-369
F.15	Tumpahan yang Terjadi (jika ada) Spill Occurring (if any)	N/A
Aspek Pengaduan Terkait Lingkungan Hidup Aspects of Complaints Related to the Environment		
F.16	Jumlah dan Materi Pengaduan Lingkungan Hidup yang Diterima dan Diselesaikan Number and Material of Environmental Complaints Received and Resolved	370
Kinerja Sosial Social Performance		
F.17	Komitmen LJK, Emiten, atau Perusahaan Publik untuk Memberikan Layanan Atas Produk dan/atau Jasa yang Setara Kepada Konsumen LJK, Issuer, or Public Company's Commitment to Providing Equal Products and/or Services to Consumers	361

No. Indeks Index No.	Uraian Description	Halaman Page
Aspek Ketenagakerjaan Manpower Aspects		
F.18	Kesetaraan Kesempatan Bekerja Equal Employment Opportunity	354-355
F.19	Tenaga Kerja Anak dan Tenaga Kerja Paksa Child Labor and Forced Labor	351-352
F.20	Upah Minimum Regional Regional Minimum Wage	355-356
F.21	Lingkungan Bekerja yang Layak dan Aman Decent and Safe Work Environment	357
Aspek Masyarakat Community Aspects		
F.23	Dampak Operasi terhadap Masyarakat Sekitar Impact of Operations on the Surrounding Communities	358-361
F.24	Pengaduan Masyarakat Public Complaints	361
F.25	Kegiatan Tanggung Jawab Sosial Lingkungan (TJSL) Environmental Social Responsibility (TJSL) Activities	359-360
Tanggung Jawab Pengembangan Produk/Jasa Berkelanjutan Responsibility for Sustainable Product/Service Development		
F.26	Inovasi dan Pengembangan Produk/Jasa Keuangan Berkelanjutan Sustainable Finance Product/Service Innovation and Development	363-364
F.27	Produk/Jasa yang Sudah Dievaluasi Keamanannya bagi Pelanggan Products/Services with Evaluated Customer Safety	N/A
F.28	Dampak Produk/Jasa Product/Service Impact	
F.29	Jumlah Produk yang Ditarik Kembali Number of Products Recalled	N/A
F.30	Survei Kepuasan Pelanggan terhadap Produk dan/atau Jasa Keuangan Berkelanjutan Customer Satisfaction Survey on Sustainable Finance Products and/or Services	364
Lain-Lain Miscellaneous		
G.1	Verifikasi Tertulis dari Pihak Independen (jika ada) Written Verification from Independent Party (if any)	21
G.2	Surat Pernyataan Anggota Direksi Tentang Tanggung Jawab atas Laporan Keberlanjutan Statement of Members of the Board of Directors regarding the Responsibility for Sustainability Reports	54-55
G.3	Lembar Umpan Balik Feedback Form	371-372
G.4	Tanggapan Terhadap Umpan Balik Laporan Tahun Sebelumnya Responses to Previous Year's Report Feedback	370
G.5	Daftar Pengungkapan sesuai POJK 51/2017 List of Disclosures in Accordance with POJK 51/2017	373-375

08

LAPORAN KEUANGAN

Financial Statements



PT Bank Ina Perdana Tbk

Laporan keuangan tanggal 31 Desember 2022
dan untuk tahun yang berakhir pada tanggal tersebut
beserta laporan auditor independen/
*Financial statements as of December 31, 2022 and
for the year then ended with independent auditors' report*

The original financial statements included herein are in the Indonesian language.

**PT BANK INA PERDANA TBK
LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2022
DAN UNTUK TAHUN YANG BERAKHIR PADA
TANGGAL TERSEBUT
BESERTA LAPORAN AUDITOR INDEPENDEN**

**PT BANK INA PERDANA TBK
FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2022
AND FOR THE YEAR THEN ENDED
WITH INDEPENDENT AUDITOR'S REPORT**

Daftar Isi

Table of Contents

	Halaman/ Page	
Surat Pernyataan Direksi		Statement of the Board of Directors
Laporan Auditor Independen		Independent Auditor's Report
Laporan Posisi Keuangan	1 - 3	Statement of Financial Position
Laporan Laba Rugi dan Penghasilan Kprehensif Lain	4 - 5	Statement of Profit or Loss and Other Comprehensive Income
Laporan Perubahan Ekuitas	6 - 7	Statement of Changes in Equity
Laporan Arus Kas	8 - 9	Statement of Cash Flow
Catatan Atas Laporan Keuangan	10 - 172	Notes to the Financial Statements

**BANK INA**

**SURAT PERNYATAAN DIREKSI
TENTANG TANGGUNG JAWAB ATAS
LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2022
DAN UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL TERSEBUT
PT BANK INA PERDANA Tbk**

**BOARD OF DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR
THE FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2022 AND
FOR THE YEAR THEN ENDED
PT BANK INA PERDANA Tbk**

Kami, yang bertanda tangan dibawah ini:

We, the undersigned below:

Nama : Yulius Purnama Junaedi
Alamat Kantor : Gedung Ariobimo Central Jalan
HR.Rasuna Said Blok X-2 Kav 5
Jakarta 12950 Jakarta Selatan
Alamat Domisili : Jalan Hijau Daun Raya No 1
RT.008 RW. 011 Cipinang
Cimpebak Jatinegara, Jakarta
Timur.
Nomor Telepon : 021 - 2525678
Jabatan : Direktur

Name : Yulius Purnama Junaedi
Office Address : Gedung Ariobimo Central Jalan
HR.Rasuna Said Blok X-2 Kav 5
Jakarta 12950 Jakarta Selatan
Residential Address : Jalan. Hijau Daun Raya No 1
RT.008 RW. 011 Cipinang
Cimpebak Jatinegara, Jakarta
Timur.
Phone Number : 021 - 2525678
Title : Director

Nama : Kiung Hui Ngo
Alamat Kantor : Gedung Ariobimo Central Jalan
HR.Rasuna Said Blok X-2 Kav 5
Jakarta 12950 Jakarta Selatan
Alamat domisili : Cluster Navarra NV 1/21,
Modernland, Tangerang
Nomor telepon : 021 - 25252678
Jabatan : Direktur

Name : Kiung Hui Ngo
Office Address : Gedung Ariobimo Central Jalan
HR.Rasuna Said Blok X-2 Kav 5
Jakarta 12950 Jakarta Selatan
Residential Address : Cluster Navarra NV 1/21,
Modernland, Tangerang
Phone Number : 021 - 25252678
Title : Director

Menyatakan bahwa:

Declare that:

- Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank Ina Perdana Tbk;
- Laporan keuangan PT Bank Ina Perdana Tbk telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku di Indonesia;
- Semua informasi dalam laporan keuangan PT Bank Ina Perdana Tbk telah dimuat secara lengkap dan benar; dan
 - Laporan keuangan PT Bank Ina Perdana Tbk tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
- Kami bertanggung jawab atas sistem pengendalian internal dalam PT Bank Ina Perdana Tbk.

- We are responsible for the preparation and presentation of the financial statements of PT Bank Ina Perdana Tbk;*
- The financial statements of PT Bank Ina Perdana Tbk have been prepared and presented in accordance with Indonesian Financial Accounting Standards;*
- All information in the financial statements of PT Bank Ina Perdana Tbk has been fully disclosed in a complete and truthful manner; and*
 - 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;*
- We are responsible for the internal control system of PT Bank Ina Perdana Tbk.*

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement is made truthfully.

Jakarta, 30 Maret 2023/Jakarta, March 30, 2023
Atas nama dan mewakili Direksi/For and On Behalf of the Board of Directors


Yulius Purnama Junaedi
Direktur /
Director


Kiung Hui Ngo
Direktur /
Director

The original report included herein is in the Indonesian language.

Laporan Auditor Independen

Laporan No. 00474/2.1032/AU.1/07/1681-3/1/III/2023

**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 2022, 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 ikhtisar kebijakan akuntansi signifikan.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Bank tanggal 31 Desember 2022, 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 audit kami.

Independent Auditor's Report

Report No. 00474/2.1032/AU.1/07/1681-3/1/III/2023

**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, 2022, 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 a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as of December 31, 2022, 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. 00474/2.1032/AU.1/07/1681-3/1/III/2023 (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, 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 2022, cadangan kerugian penurunan nilai atas kredit yang diberikan adalah sebesar Rp237.567 juta. Lihat ikhtisar kebijakan akuntansi signifikan untuk cadangan kerugian penurunan nilai atas kredit yang diberikan yang diungkapkan dalam Catatan 2k, penggunaan estimasi dan pertimbangan akuntansi yang signifikan dalam Catatan 3, dan pengungkapan cadangan kerugian penurunan nilai atas kredit yang diberikan dalam Catatan 10 atas laporan keuangan terlampir. Kami berfokus pada area ini karena nilai tercatat atas kredit yang diberikan dan cadangan kerugian penurunan nilai atas kredit yang diberikan adalah signifikan terhadap laporan keuangan terlampir.

Independent Auditor's Report (continued)

Report No. 00474/2.1032/AU.1/07/1681-3/1/III/2023 (continued)

Key audit matter

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 of loans

Description of key audit matter:

As described in Note 10 to the financial statements, as of December 31, 2022, the allowance for impairment of loans amounted to Rp237,567 million. Refer to summary of significant accounting policies of allowance for impairment losses of loans as disclosed in Note 2k, use of significant accounting estimates and judgements in Note 3, and the disclosures of allowance for impairment losses of loans in Note 10 to the accompanying financial statements. We focused on this area due to the carrying value of loans and the allowance for impairment losses of loans are significant to the accompanying financial statements.

Laporan Auditor Independen (lanjutan)

Laporan No. 00474/2.1032/AU.1/07/1681-3/1/III/2023 (lanjutan)

Hal audit utama (lanjutan)

Cadangan kerugian penurunan nilai atas kredit yang diberikan (lanjutan)

Penjelasan atas hal audit utama: (lanjutan)

Penentuan cadangan kerugian penurunan nilai 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, termasuk faktor-faktor ekonomi makro berorientasi masa depan.

Respons audit:

Kami menguji pengendalian utama atas pemberian, penilaian kualitas kredit internal secara regular, serta pencatatan dan pengawasan kredit yang diberikan. Kami memperoleh pemahaman dan menilai metodologi pengukuran penurunan nilai, melakukan validasi 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 menilai kewajaran atas penyesuaian berorientasi masa depan, analisis faktor ekonomi makro, dan beberapa skenario probabilitas tertimbang untuk kredit yang diberikan. Untuk cadangan kerugian penurunan nilai yang dinilai secara individual, kami menguji kredit yang diberikan untuk mengevaluasi identifikasi secara tepat waktu oleh Bank atas eksposur yang mengalami penurunan kualitas kredit yang signifikan atau yang telah mengalami penurunan nilai; untuk kasus-kasus di mana penurunan nilai telah diidentifikasi, kami menilai asumsi Bank atas arus kas masa depan ekspektasian, termasuk nilai agunan yang dapat direalisasikan berdasarkan informasi pasar yang tersedia atau penilaian yang dilakukan oleh penilai independen dan internal yang merupakan pakar manajemen.

Independent Auditor's Report (continued)

Report No. 00474/2.1032/AU.1/07/1681-3/1/III/2023 (continued)

Key audit matter (continued)

Allowance for impairment losses of loans (continued)

Description of key audit matter: (continued)

Determination of allowance for impairment losses 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 losses calculation models, which incorporate forward-looking macroeconomics factors.

Audit response:

We tested the key controls over the origination, regular internal credit quality assessments, and recording and monitoring of the loans. We obtained understanding and assessed impairment measurement methodologies, 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 assessed reasonableness of forward-looking adjustments, macroeconomic factor analysis, and probability-weighted multiple scenarios for loans. With respect to individually assessed allowance for impairment losses, we tested loans to evaluate the timely identification by the Bank of exposures with significant deterioration in credit quality or exposures which have been impaired; for cases where impairment has been identified, assessed the Bank's assumptions on the expected future cash flows, including the value of realizable collateral based on available market information or valuation prepared by independent and internal valuer who are management expert.

Laporan Auditor Independen (lanjutan)

Laporan No. 00474/2.1032/AU.1/07/1681-3/1/III/2023 (lanjutan)

Hal audit utama (lanjutan)

Cadangan kerugian penurunan nilai atas kredit yang diberikan (lanjutan)

Respons audit: (lanjutan)

Kami memeriksa keakurasian perhitungan jumlah cadangan kerugian penurunan nilai dengan melakukan perhitungan ulang atas keseluruhan portofolio. 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 2022 ("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.

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.

Independent Auditor's Report (continued)

Report No. 00474/2.1032/AU.1/07/1681-3/1/III/2023 (continued)

Key audit matter (continued)

Allowance for impairment losses of loans (continued)

Audit response: (continued)

We checked the accuracy of the calculation of the allowance for impairment losses amount by recalculating the impairment assessment for the entire portfolio. We assessed whether the financial statement disclosures are adequately and appropriately reflecting the Bank's exposures to credit risk. We involved our auditors' 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 Annual Report 2022 (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.

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.

Laporan Auditor Independen (lanjutan)

Laporan No. 00474/2.1032/AU.1/07/1681-3/1/III/2023 (lanjutan)

Informasi lain (lanjutan)

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.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

Independent Auditor's Report (continued)

Report No. 00474/2.1032/AU.1/07/1681-3/1/III/2023 (continued)

Other information (continued)

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.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Laporan Auditor Independen (lanjutan)

Laporan No. 00474/2.1032/AU.1/07/1681-3/1/III/2023 (lanjutan)

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 pengendalian internal.

Independent Auditor's Report (continued)

Report No. 00474/2.1032/AU.1/07/1681-3/1/III/2023 (continued)

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 those 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 the override of internal control.

Laporan Auditor Independen (lanjutan)

Laporan No. 00474/2.1032/AU.1/07/1681-3/1/III/2023 (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, harus menentukan apakah perlu untuk 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. 00474/2.1032/AU.1/07/1681-3/1/III/2023 (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. 00474/2.1032/AU.1/07/1681-3/1/III/2023 (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. 00474/2.1032/AU.1/07/1681-3/1/III/2023 (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. 00474/2.1032/AU.1/07/1681-
3/1/III/2023 (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. 00474/2.1032/AU.1/07/1681-
3/1/III/2023 (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



Christophorus Alvin Kossim

Registrasi Akuntan Publik No. AP.1681/Public Accountant Registration No. AP.1681

30 Maret 2023/March 30, 2023



00474

PT BANK INA PERDANA TBK
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK INA PERDANA TBK
STATEMENT OF FINANCIAL POSITION
As of December 31, 2022
(Expressed in millions of Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2022	Catatan/ Notes	31 Desember/ December 31, 2021	
ASET				ASSETS
Kas	99.128	2,4	81.103	Cash
Giro pada Bank Indonesia	1.391.514	2,5	1.638.794	Current accounts with Bank Indonesia
Giro pada bank lain	177.185	2,6	217.418	Current accounts with other banks
Dikurangi: Cadangan kerugian penurunan nilai	(6)	2,6	-	Less: Allowance for impairment losses
	177.179		217.418	
Penempatan pada Bank Indonesia dan bank lain	2.840.755	2,7	3.249.418	Placements with Bank Indonesia and other banks
Dikurangi: Cadangan kerugian penurunan nilai	(59)	2,7	(389)	Less: Allowance for impairment losses
	2.840.696		3.249.029	
Efek-efek	5.099.200	2,8	4.250.416	Marketable securities
Dikurangi: Cadangan kerugian penurunan nilai	(92)	2,8	(10)	Less: Allowance for impairment losses
	5.099.108		4.250.406	
Efek-efek yang dibeli dengan janji dijual kembali	863.159	2,9	1.653.571	Securities purchased under resale agreements
Kredit yang diberikan		2,10,		Loans
Pihak berelasi	142.903	35	164.746	Related parties
Pihak ketiga	9.606.342		3.544.589	Third parties
	9.749.245		3.709.335	
Cadangan kerugian penurunan nilai	(237.567)	2,10	(143.179)	Allowance for impairment losses
	9.511.678		3.566.156	
Tagihan akseptasi	113.418	2,12	31.332	Acceptance receivables
Dikurangi: Cadangan kerugian penurunan nilai	(92)	2,12	(42)	Less: Allowance for impairment losses
	113.326		31.290	
Tagihan derivatif	783	2,13	310	Derivative receivables
Piutang bunga		11,35		Interest receivables
Pihak berelasi	152		250	Related parties
Pihak ketiga	80.890		56.952	Third parties
	81.042		57.202	

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 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK INA PERDANA TBK
STATEMENT OF FINANCIAL POSITION
(continued)
As of December 31, 2022
(Expressed in millions of Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2022	Catatan/ Notes	31 Desember/ December 31, 2021	
ASET (lanjutan)				ASSETS (continued)
Beban dibayar dimuka	8.994	2,14	8.431	Prepaid expenses
Aset pajak tangguhan - neto	44.907	2,21d	32.073	Deferred tax assets - net
Aset tetap dan aset hak guna - neto	102.000	2,15	90.187	Fixed assets and right of use assets - net
Aset lain-lain - neto		2,16,35		Other assets - net
Pihak berelasi	2.239		2.145	Related parties
Pihak ketiga	216.983		177.735	Third parties
	219.222		179.880	
TOTAL ASET	20.552.736		15.055.850	TOTAL ASSETS
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	24.687	2,17	9.105	Liabilities due immediately
Simpanan dari nasabah		2,18,		Deposits from customers
Pihak berelasi	4.574.564	35	4.330.066	Related parties
Pihak ketiga	10.888.261		8.171.970	Third parties
	15.462.825		12.502.036	
Simpanan dari bank lain	601.618	2,19	27.072	Deposits from other banks
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	905.895	2,20	-	Securities sold under repurchase agreements
Liabilitas akseptasi	113.418	2,12	31.332	Acceptance payables
Liabilitas derivatif	878	2,13	302	Derivative payables
Utang pajak	23.054	2,21a	25.141	Taxes payable
Liabilitas imbalan kerja	15.115	2,22	12.220	Employee benefit liabilities
Utang bunga		23,35		Interest payables
Pihak berelasi	1.230		1.292	Related parties
Pihak ketiga	19.797		10.632	Third parties
	21.027		11.924	
Liabilitas lain-lain	96.131	24,35	63.043	Other liabilities
TOTAL LIABILITAS	17.264.648		12.682.175	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 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK INA PERDANA TBK
STATEMENT OF FINANCIAL POSITION
(continued)
As of December 31, 2022
(Expressed in millions of Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2022	Catatan/ Notes	31 Desember/ December 31, 2021	
EKUITAS				EQUITY
Modal saham - nilai nominal Rp100 per saham Modal dasar - 20.000.000.000 saham pada tanggal 31 Desember 2022 dan 2021				Capital stock - par value of Rp100 per share Authorized - 20,000,000,000 shares as of December 31, 2022 and 2021
Modal ditempatkan dan disetor penuh - 5.937.093.750 saham dan 5.654.375.000 saham pada tanggal 31 Desember 2022 dan 2021	593.710	25	565.438	Issued and fully paid - 5,937,093,750 shares and 5,654,375,000 shares as of December 31, 2022 and 2021
Tambahan modal disetor	1.707.342	26	551.512	Additional paid-in capital
Dana setoran modal	794.708	26	1.184.102	Capital deposit fund
Saldo laba				Retained earnings
Telah ditentukan penggunaannya	33.586	27	25.636	Appropriated
Belum ditentukan penggunaannya	217.189		67.891	Unappropriated
(Kerugian) keuntungan neto yang belum direalisasi dari (penurunan) kenaikan nilai wajar efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain - neto	(58.447)	8	(20.904)	Net unrealized (loss) gain from (decrease) increase in fair value of securities classified as fair value through other comprehensive income - net
EKUITAS	3.288.088		2.373.675	EQUITY
TOTAL LIABILITAS DAN EKUITAS	20.552.736		15.055.850	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 2022
(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, 2022
(Expressed in millions of Rupiah,
unless otherwise stated)

Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,				
	2022	Catatan/ Notes	2021	
PENDAPATAN (BEBAN) BUNGA				INTEREST INCOME (EXPENSE)
Pendapatan bunga	1.172.750	2,28,35	673.334	Interest income
Beban bunga	(613.873)	2,29,35	(461.747)	Interest expense
Pendapatan bunga - neto	558.877		211.587	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	9.380	2,8	75.931	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>	8.816		10.344	Fees of cash pick up services
Pendapatan administrasi	5.381		3.581	Administration income
Provisi dan komisi selain dari pemberian kredit	3.927	2	1.977	Fees and commissions other than loans
Kerugian penjualan aset tetap	-	2,15	(2)	Loss on sale of fixed assets
Penerimaan kembali kredit yang telah dihapusbuku	1.048	2,10	3.326	Recoveries from loan written-off
Lain-lain	1.681		2.215	Others
TOTAL PENDAPATAN OPERASIONAL LAINNYA	30.233		97.372	TOTAL OTHER OPERATING INCOME
BEBAN OPERASIONAL LAINNYA				OTHER OPERATING EXPENSES
Beban tenaga kerja	(153.658)	31	(104.486)	Personnel expenses
Penyisihan kerugian penurunan nilai	(100.678)	2,6,7,8,10	(62.100)	Provision for impairment losses
Beban umum dan administrasi	(120.447)	32	(78.044)	General and administrative expenses
Lain-lain	(11.474)	32	(14.152)	Others
TOTAL BEBAN OPERASIONAL LAINNYA	(386.257)		(258.782)	TOTAL OTHER OPERATING EXPENSES
LABA SEBELUM BEBAN PAJAK	202.853		50.177	INCOME BEFORE TAX EXPENSE
BEBAN PAJAK - NETO	(45.805)	2,21b,21e	(10.429)	TAX EXPENSE - NET
LABA BERSIH TAHUN BERJALAN	157.048		39.748	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 2022
(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, 2022
(Expressed in millions of Rupiah,
unless otherwise stated)

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,			
	2022	Catatan/ Notes	2021	
LABA BERSIH				NET INCOME
TAHUN BERJALAN	157.048		39.748	FOR THE YEAR
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	255	2,22	566	Remeasurement of employee benefit liabilities
Pajak penghasilan terkait	(55)	2,21d	(94)	Related income tax
	200		472	
Pos-pos yang akan direklasifikasi ke laba rugi:				Item that may be reclassified to profit or loss:
Kerugian yang belum direalisasi atas perubahan nilai wajar efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain	(48.844)	2,8	(85.618)	Unrealized 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	547	2,8	143	Allowance for impairment losses on marketable securities classified as fair value through other comprehensive income
Pajak penghasilan terkait	10.754	2,21d	17.684	Related income tax
	(37.543)		(67.791)	
Beban komprehensif lainnya - setelah pajak	(37.343)		(67.319)	Other comprehensive loss - net of tax
TOTAL PENGHASILAN (RUGI) KOMPREHENSIF TAHUN BERJALAN	119.705		(27.571)	TOTAL COMPREHENSIVE INCOME (LOSS) FOR THE YEAR
LABA PER SAHAM				BASIC AND DILUTED EARNINGS PER SHARE
Dasar (nilai penuh)	26,45	2,33	7,03	Basic (full amount)
Dilusi (nilai penuh)	26,43	2,33	7,01	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 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK INA PERDANA TBK
STATEMENT OF CHANGES IN EQUITY
For the Year Ended December 31, 2022
(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 efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain - neto/ Net unrealized (loss) gain from (decrease) increase in fair value of 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.

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 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK INA PERDANA TBK
STATEMENT OF CHANGES IN EQUITY (continued)
For the Year Ended December 31, 2022
(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 efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain - neto/ Net unrealized (loss) gain from (decrease) increase in fair value of 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 2020		565.438	551.512	-	21.761	31.546	46.887	1.217.144	BALANCE AS OF DECEMBER 31, 2020
Penambahan modal	26	-	-	1.184.102	-	-	-	1.184.102	Additional capital
Penghasilan komprehensif lain - neto	8,22	-	-	-	-	472	(67.791)	(67.319)	Other comprehensive income - net
Pembentukan cadangan umum	27	-	-	-	3.875	(3.875)	-	-	General reserve provision
Laba bersih tahun berjalan		-	-	-	-	39.748	-	39.748	Net income for the year
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

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 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK INA PERDANA TBK
STATEMENT OF CASH FLOWS
For the Year Ended December 31, 2022
(Expressed in millions of Rupiah,
unless otherwise stated)

Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,			
	2022	Catatan/ Notes	2021
ARUS KAS DARI AKTIVITAS OPERASI			CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan bunga, provisi dan komisi	1.264.338		738.657
Pendapatan operasional lainnya	30.918		21.544
Pembayaran bunga	(599.143)		(455.515)
Pembayaran beban operasional lainnya	(92.851)		(57.117)
Pembayaran beban tenaga kerja	(128.495)		(104.541)
Pembayaran pajak penghasilan	(52.102)		(19.358)
Arus kas sebelum perubahan dalam aset dan liabilitas operasi	422.665		123.670
Perubahan dalam aset dan liabilitas operasi (Kenaikan) penurunan aset operasi:			Interest income, fees, and commission Other operating income Payments of interest Payments of other operating expense Payments of personel expense Payment of income tax Cash flows before changes in operating asset and liabilities
Efek-efek yang diklasifikasikan sebagai nilai wajar melalui laba rugi	149.013		(295.539)
Efek-efek yang dibeli dengan janji dijual kembali	791.521		(894.045)
Kredit yang diberikan	(6.041.210)		(793.792)
Tagihan akseptasi	(82.086)		(31.332)
Tagihan derivatif	(473)		(310)
Beban dibayar dimuka	(563)		(6.694)
Aset lain-lain	(41.647)		(127.769)
(Penurunan) kenaikan liabilitas operasi:			Changes in operating assets and liabilities (Increase) decrease in operating assets: Marketable securities classified as fair value through profit or loss Securities purchased under resale agreements Loans Acceptance receivables Derivative receivables Prepaid expenses Other assets (Decrease) increase in operating liabilities:
Liabilitas segera	15.582		5.211
Simpanan dari nasabah	2.960.789		5.397.496
Simpanan dari bank lain	574.546		10.206
Efek-efek yang dijual dengan janji dibeli kembali	905.261		-
Liabilitas akseptasi	82.086		31.332
Liabilitas derivatif	576		302
Utang pajak	2.075		5.144
Liabilitas lain-lain	14.135		10.810
Kas netto (digunakan untuk) diperoleh dari aktivitas operasi	(247.730)		3.434.690
			Net cash (used in) provided by 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 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK INA PERDANA TBK
STATEMENT OF CASH FLOWS (continued)
For the Year Ended December 31, 2022
(Expressed in millions of Rupiah,
unless otherwise stated)

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,			
	2022	Catatan/ Notes	2021	
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	(2.374.826)		(12.624.709)	Acquisition of marketable securities classified as fair value through other comprehensive income and amortized cost
Perolehan aset tetap	(32.096)	15	(16.748)	Acquisition of fixed assets
Penerimaan atas penjualan aset tetap	-	15	1	Proceeds from sale of fixed assets
Perolehan aset hak guna	(13.051)		(9.173)	Acquisition of rights of use assets
Penerimaan efek-efek yang telah jatuh tempo	245.000		317.000	Proceeds from matured marketable securities
Penerimaan dari penjualan efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain	965.963		10.827.503	Proceeds from sale of marketable securities classified as fair value through other comprehensive income
Arus kas netto digunakan untuk aktivitas investasi	(1.209.010)		(1.506.126)	Net cash 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)
Penerimaan dari Penawaran Umum Terbatas III (PUT III)	-		1.187.419	Proceeds from Limited Public Offering III (PUT III)
Biaya emisi dari Penawaran Umum Terbatas III (PUT III)	-		(3.317)	Issuance cost from Limited Public Offering III (PUT III)
Pembayaran liabilitas sewa	(18.543)		(18.052)	Payment of lease liabilities
Arus kas netto diperoleh dari aktivitas pendanaan	778.589		1.166.050	Net cash provided by financing activities
KENAIKAN NETO KAS DAN SETARA KAS	(678.151)		3.094.614	NET INCREASE IN CASH AND CASH EQUIVALENTS
KAS DAN SETARA KAS AWAL TAHUN	5.186.733		2.092.119	CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR
KAS DAN SETARA KAS AKHIR TAHUN	4.508.582		5.186.733	CASH AND CASH EQUIVALENTS AT END OF YEAR
Kas dan setara kas terdiri dari:				Cash and cash equivalents consist of:
Kas	99.128	4	81.103	Cash
Giro pada Bank Indonesia	1.391.514	5	1.638.794	Current accounts with Bank Indonesia
Giro pada bank lain	177.185	6	217.418	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	2.840.755	7	3.249.418	Placements with Bank Indonesia and other banks
Total	4.508.582		5.186.733	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 2022 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, 2022 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. 60 tanggal 22 Juni 2022 dari Leolin Jayayanti, 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-0042466.AH.01.02 tahun 2022 tanggal 22 Juni 2022.

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. 60 dated June 22, 2022 of Leolin Jayayanti, 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-0042466.AH.01.02 year 2022 dated June 22, 2022.

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 2022 dan 2021, Bank memiliki jaringan kantor dengan rincian sebagai berikut:

	31 Desember/ December 31, 2022
Kantor Pusat	1
Kantor Cabang	13
Kantor Cabang Pembantu	28
Anjungan Tunai Mandiri (ATM)	43

Pada tanggal 31 Desember 2022 dan 2021, Pemegang saham pengendali (PSP) adalah PT Indolife Pensionsama 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, 2022 and 2021, the Bank has office network with the following details:

	31 Desember/ December 31, 2021	
1	1	Head office
12	12	Branches
24	24	Supporting branches
34	34	Automatic Teller Machines (ATM)

As of December 31, 2022 and 2021, The Bank's controlling shareholders are PT Indolife Pensionsama with the ultimate shareholder is Anthoni Salim, in accordance with Financial Services Authority (OJK) letter No. S-14/PB.311/2020 dated March 18, 2020.

b. Initial Public Offering on Indonesia Stock Exchange

As of December 31, 2013, the Bank obtained effective approval from OJK through the letter No. S-484/D.04/2013 for initial public offering of 520,000,000 shares of the Bank at par value of Rp100 (full amount) per share with the offering price of Rp240 (full amount) per share. The Bank shares has been listed on Indonesia Stock Exchange on January 16, 2014.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 eighteen thousand seven hundred fifty) common registered shares with a nominal value of Rp100 (full amount) per share with the offering price of Rp240 (full amount) per share after obtaining approval from the Chief Executive of Financial Services Authority in his letter No. S-209/D.04/2021.

On November 30, 2022, the Bank made a Limited Public Offering IV with pre-emptive rights to the Bank's shareholders amounting to 197,622,915 (one hundred ninety seven million six hundred twenty two thousand nine hundred fifteen) common registered shares with a nominal value of Rp100 (full amount) per share with the offering price of Rp4,050 (full amount) per share after obtaining approval from the Chief Executive of Financial Services Authority in his letter No. S-251/D.04/2022.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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
Hak Memesan Efek Terlebih Dahulu (Rights Issue) I	618.750.000
Hak Memesan Efek Terlebih Dahulu (Rights Issue) II	2.956.625.000
Hak Memesan Efek Terlebih Dahulu (Rights Issue) III	282.718.750
Hak Memesan Efek Terlebih Dahulu (Rights Issue) IV	197.622.915
Total	6.134.716.665

Pada tanggal 31 Desember 2022, sebesar 100% atau sebanyak 6.134.716.665 saham Bank telah tercatat di Bursa Efek Indonesia.

c. Dewan Komisaris, Direksi dan Karyawan

Pada tanggal-tanggal 31 Desember 2022 dan 2021 susunan Dewan Komisaris dan Direksi Bank adalah sebagai berikut:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
<u>Dewan Komisaris</u>		
Komisaris Utama Independen	Inawaty Handojo	Inawaty Handojo
Komisaris Independen	Yohanes S. Wibowo	Yohanes S. Wibowo
Komisaris	Josavia R. Ichwan	Josavia R. Ichwan
<u>Dewan Direksi</u>		
Direktur Utama	Daniel Budirahayu*)	Daniel Budirahayu
Direktur	Kiung Hui Ngo	Kiung Hui Ngo
Direktur	Adhiputra Tanoyo	Adhiputra Tanoyo
Direktur	Yulius P. Junaedi	Yulius P. Junaedi
Direktur	Budijanto Soedarpo**)	Budijanto Soedarpo

*) telah meninggal dunia pada tanggal 22 Maret 2023.

**) telah mengundurkan diri pada tanggal 31 Desember 2022 dan efektif berdasarkan Akta Rapat Umum Pemegang Saham No. 1 tanggal 9 Januari 2023.

1. GENERAL (continued)

b. Initial Public Offering on Indonesia Stock Exchange (continued)

The chronological overview of the Bank's issued shares on the stock exchanges in Indonesia since the Initial Public Offering was as follows:

Shares from Initial Public Offering in 2013
Pre-emptive Rights (Rights Issue) I
Pre-emptive Rights (Rights Issue) II
Pre-emptive Rights (Rights Issue) III
Pre-emptive Rights (Rights Issue) IV

As of December 31, 2022, 100% shares or 6,134,716,665 shares have been listed in Indonesia Stock Exchange.

c. Boards of Commissioners and Directors and Employees

As of December 31, 2022 and 2021, the composition of the Bank's Boards of Commissioners and Directors are as follows:

Board of Commissioners
Independent President Commissioner
Independent Commissioner Commissioner

Board of Directors
President Director
Director
Director
Director
Director

*) has passed away on March 22, 2023.

**) has resigned as of December 31, 2022 and effective based on the Deed of the General Meeting of Shareholders No. 1 on January 9, 2023.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

1. UMUM (lanjutan)

c. Dewan Komisaris, Direksi dan Karyawan (lanjutan)

Pada tanggal 31 Desember 2022 dan 2021, susunan keanggotaan komite-komite yang dimiliki Bank adalah sebagai berikut:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
<u>Komite Audit</u>		
Ketua	Inawaty Handojo	Inawaty Handojo
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**)	Paulus Rimba*)
<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

*) telah diganti dari komite pada tanggal 18 Juli 2022.

**) telah ditunjuk sebagai komite pada tanggal 18 Juli 2022.

Pada tanggal 31 Desember 2022 dan 2021, Sekretaris Perusahaan adalah John Eric Pontoh.

Pada tanggal 31 Desember 2022, Ketua Internal Audit Bank adalah Usep Hanafiah Dahlan dan pada tanggal 31 Desember 2021, Pejabat Sementara Ketua Internal Audit Bank adalah Bobby Matulesy.

Personel manajemen kunci Bank terdiri dari Komisaris dan Direksi.

Pada tanggal 31 Desember 2022 dan 2021, jumlah karyawan tetap Bank masing-masing sebanyak 367 dan 290 karyawan (tidak diaudit).

1. GENERAL (continued)

c. Boards of Commissioners and Directors and Employees (continued)

As of December 31, 2022 and 2021, the composition of the committees of the Bank are as follows:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
<u>Audit Committee</u>		
Chairman	Inawaty Handojo	Inawaty Handojo
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**)	Paulus Rimba*)
<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

*) has been replaced on July 18, 2022.

**) has been appointed as committee on July 18, 2022.

As of December 31, 2022 and 2021, the Bank's Corporate Secretary is John Eric Pontoh.

As of December 31, 2022, the Bank's Internal Audit Head is Usep Hanafiah Dahlan and as of December 31, 2021, the Bank's Temporary Officials of Internal Audit Head is Bobby Matulesy.

Bank's key management consist of Commissioners and Directors.

As of December 31, 2022 and 2021, the Bank has 367 and 290 permanent employees, respectively (unaudited).

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN

Kebijakan akuntansi utama 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 2022 adalah konsisten dengan kebijakan akuntansi pada tahun sebelumnya.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The principal 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, 2022 financial statements are consistent with those of the previous financial year.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

b. Penjabaran Mata Uang Asing

b. Foreign Currency Transactions

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.

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.

Berikut ini adalah nilai tukar mata uang asing utama yang digunakan untuk penjabaran pada tanggal-tanggal 31 Desember 2022 dan 2021 yang menggunakan kurs spot Reuters (pukul 16.00 Waktu Indonesia Barat) sebagai berikut (dalam Rupiah penuh):

The exchange rates used for translation as of December 31, 2022 and 2021 using the Reuters spot rate (at 16.00 Western Indonesia Time) are as follows (amounts in full Rupiah):

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Pound Sterling Inggris	18.786,09	19.230,86	Great Britain Pound Sterling
Euro Eropa	16.581,72	16.112,46	European Euro
Dolar Amerika Serikat	15.567,50	14.252,50	United States Dollar
Dolar Singapura	11.592,88	10.554,67	Singapore Dollar
Dolar Australia	10.557,88	10.346,61	Australian Dollar
Dolar Hong Kong	1.996,55	1.828,03	Hong Kong Dollar
Yen Jepang	117,81	123,77	Japanese Yen

c. Transaksi dengan Pihak Berelasi

c. Transactions with Related Parties

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:

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) 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.

- (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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (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: (lanjutan)
- (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).

- (b) an entity is related to a reporting entity if any of the following conditions applies: (continued)
- (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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (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 untuk 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 untuk 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 SIGNIFICANT ACCOUNTING POLICIES (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 liabilities 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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

d. Aset dan Liabilitas Keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain jika memenuhi kondisi sebagai berikut:

- 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.

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.

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").

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Financial Assets and Liabilities (continued)

(i) Classification (continued)

Financial assets are measured at fair value through other comprehensive income if the following conditions are met:

- 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.

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.

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").

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Aset dan Liabilitas Keuangan (lanjutan)

d. Financial Assets and Liabilities (continued)

(i) Klasifikasi (lanjutan)

(i) Classification (continued)

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;
- 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).

- 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;
- 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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Aset dan Liabilitas Keuangan (lanjutan)

d. Financial Assets and Liabilities (continued)

(i) Klasifikasi (lanjutan)

(i) Classification (continued)

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga (lanjutan)

Assessment of the contractual cash flows derived solely from payments of principal and interest (continued)

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.

Bank mengklasifikasikan liabilitas keuangan dalam kategori pada saat pengakuan awal:

The Bank classifies its financial liabilities in the following categories at initial recognition:

- liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi;
- liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

- financial liabilities measured at fair value through profit or loss;
- financial liabilities measured at amortized cost.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Aset dan Liabilitas Keuangan (lanjutan)

d. Financial Assets and Liabilities (continued)

(i) Klasifikasi (lanjutan)

(i) Classification (continued)

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.

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.

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.

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.

Bank mengklasifikasikan seluruh liabilitas keuangan setelah pengakuan awal diukur pada biaya perolehan diamortisasi, kecuali:

The Bank classifies all financial liabilities after initial recognition at amortized cost, except:

- 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.

- *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.*

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Aset dan Liabilitas Keuangan (lanjutan)

d. Financial Assets and Liabilities (continued)

(ii) Pengakuan awal

(ii) Initial recognition

- 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.

- 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.

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.

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.

Opsi nilai wajar dapat digunakan hanya bila memenuhi ketentuan sebagai berikut:

The fair value option is only applied when the following conditions are met:

- 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.

- 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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Aset dan Liabilitas Keuangan (lanjutan)

d. Financial Assets and Liabilities (continued)

(iv) Penghentian pengakuan (lanjutan)

(iv) Derecognition (continued)

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.

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.

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.

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.

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.

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.

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.

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Aset dan Liabilitas Keuangan (lanjutan)

d. Financial Assets and Liabilities (continued)

(iv) Penghentian pengakuan (lanjutan)

(iv) Derecognition (continued)

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*).

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).

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.

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.

Bank menghentikan pengakuan liabilitas keuangan pada saat liabilitas yang ditetapkan dalam kontrak dilepaskan atau dibatalkan atau kadaluarsa.

The Bank derecognizes a financial liabilities when its contractual obligations are discharged, cancelled or has expired.

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.

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Aset dan Liabilitas Keuangan (lanjutan)

d. Financial Assets and Liabilities (continued)

(v) Pengakuan pendapatan dan beban

(v) Income and expense recognition

- 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.

- 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) Reklasifikasi aset keuangan

(vi) Reclassification of financial assets

Reklasifikasi aset keuangan diperbolehkan jika dan hanya jika terjadi perubahan dalam model bisnis untuk mengelola aset keuangan.

Reclassification of financial assets is permissible when and only when there is change in business model for managing financial assets.

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.

If the Bank reclassify 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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Aset dan Liabilitas Keuangan (lanjutan)

d. Financial Assets and Liabilities (continued)

(vi) Reklasifikasi aset keuangan (lanjutan)

(vi) Reclassification of financial assets (continued)

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.

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.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat sebesar nilai wajar.

Reclassification of financial assets from classification of amortized cost to fair value through other comprehensive income are recorded at their fair value.

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.

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.

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.

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.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat pada nilai wajar.

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Aset dan Liabilitas Keuangan (lanjutan)

d. Financial Assets and Liabilities (continued)

(vii) Saling hapus

(vii) Offsetting

Aset keuangan dan liabilitas keuangan saling hapus dan nilai netonya dilaporkan di laporan posisi keuangan jika, dan hanya jika, saat ini terdapat hak yang berkekuatan hukum untuk saling hapus jumlah keduanya dan terdapat intensi untuk diselesaikan secara neto, atau untuk merealisasikan aset dan menyelesaikan liabilitas secara bersamaan. Hak yang berkekuatan hukum berarti:

Financial assets and financial liabilities are offset and the net amount is reported in the statement of financial position if, and only if, there is currently an enforceable legal rights to offset the recognized amounts and there is an intention to settle on a net basis, or to realize the assets and settle the liabilities simultaneously. Enforceable right means:

- a. tidak terdapat kontinjensi di masa yang akan datang, dan
- b. hak yang berkekuatan hukum pada kondisi-kondisi berikut ini;
 - i. kegiatan bisnis normal;
 - ii. kondisi kegagalan usaha; dan
 - iii. kondisi gagal bayar atau bangkrut

- a. there are no contingencies in the future, and
- b. enforceable right to the following conditions;
 - i. deploying normal activities;
 - ii. conditions of business failures; and
 - iii. conditions of default or bankruptcy

Pendapatan dan beban disajikan dalam jumlah neto hanya jika diperkenankan oleh standar akuntansi.

Income and expenses are presented on a net basis only when permitted by the accounting standards.

Aset keuangan dan liabilitas keuangan saling hapus dan nilai netonya disajikan dalam laporan posisi keuangan jika, dan hanya jika, Bank memiliki hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut dan adanya maksud untuk menyelesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara simultan.

Financial assets and liabilities are offset and the net amount is presented in the statement of financial position when, and only when, the Bank has a legal right to offset the amounts and intends either to settle on a net basis or to realize the asset and settle the liability simultaneously.

Pendapatan dan beban disajikan dalam jumlah neto hanya jika diperkenankan oleh standar akuntansi.

Income and expenses are presented on a net basis only when permitted by the accounting standards.

(viii) Pengukuran biaya perolehan diamortisasi

(viii) Amortized cost measurement

Biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan adalah jumlah aset keuangan atau liabilitas keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok kredit, ditambah atau dikurangi amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai pengakuan awal dan nilai jatuh temponya, dan dikurangi penurunan nilai.

The amortized cost of a financial asset or liability is the amount at which the financial asset or liability is measured at initial recognition, minus principal repayments, plus or minus the cumulative amortization using the effective interest rate method of any difference between the initial amount recognized and the maturity amount, minus any reduction for impairment.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (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 circumstances 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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Aset dan Liabilitas Keuangan (lanjutan)

d. Financial Assets and Liabilities (continued)

(ix) Penentuan nilai wajar (lanjutan)

(ix) Determination of fair value (continued)

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.*

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, 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, 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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

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.

h. Efek-efek

h. Marketable Securities

Efek-efek yang dimiliki terdiri dari, obligasi pemerintah, obligasi korporasi, reksadana, *Negotiable Certificate Deposit* (NCD) dan Sertifikat Deposito Bank Indonesia ("SDBI").

Marketable securities consist, government bonds, corporate bonds, mutual funds, *Negotiable Certificate Deposit* (NCD) and *Certificate Deposit of 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.

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.

Penilaian efek-efek didasarkan atas klasifikasinya sebagai berikut:

The measurement of marketable securities is based on the classification as follows:

- 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.

- 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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

h. Efek-efek (lanjutan)

Penilaian efek-efek didasarkan atas klasifikasinya sebagai berikut: (lanjutan)

- 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.

Cadangan kerugian penurunan nilai diukur dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2.

i. Efek-efek yang dibeli dengan janji untuk dijual kembali dan liabilitas atas efek-efek yang dijual dengan janji dibeli kembali

Efek yang dibeli dengan janji untuk 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 untuk 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

h. Marketable Securities (continued)

The measurement of marketable securities is based on the classification as follows: (continued)

- 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.

Allowance for impairment losses is measured using the impairment methodology as disclosed in Note 2.

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

j. Kredit yang Diberikan

Kredit yang diberikan adalah penyediaan uang atau tagihan yang dapat disetarakan dengan itu, berdasarkan persetujuan atau kesepakatan pinjam-meminjam dengan peminjam, dimana mewajibkan pihak peminjam untuk melunasi utang berikut bunganya setelah jangka waktu tertentu.

Kredit yang diberikan pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dan biaya tambahan untuk memperoleh aset keuangan tersebut. Setelah pengakuan awal, kredit yang diberikan diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi dengan cadangan kerugian penurunan nilai.

Kredit yang diberikan diklasifikasikan sebagai biaya perolehan diamortisasi.

Jika terdapat pelunasan dipercepat atau pelunasan sebelum masa jatuh tempo kredit, maka akun kredit yang diberikan bersama dengan akun cadangan kerugian penurunan nilai, jika ada, akan dikeluarkan dari laporan posisi keuangan.

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

j. Loans

Loans represent funds provided or receivables that can be considered as equivalent thereof, based on agreements with borrowers, where borrowers required to repay their debts with interest after specified periods.

Loans are initially measured at fair value plus transaction costs that are directly attributable and additional costs to obtain the financial assets. After initial recognition, loans are measured at amortized cost using the effective interest rate method less allowance for impairment losses.

Loans are classified as amortized cost.

If there is early repayment before loan maturity date, the loan account along with an allowance for impairment losses, if any, will be excluded from the statement of financial position.

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

j. Kredit yang Diberikan (lanjutan)

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.

k. Cadangan Kerugian Penurunan Nilai Aset Keuangan

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

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

j. Loans (continued)

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.

k. Allowance for Impairment Losses on Financial Assets

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

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

k. Cadangan Kerugian Penurunan Nilai Aset Keuangan (lanjutan)

Bank mengukur cadangan kerugian sejumlah kerugian kredit ekspektasian seumur hidup, kecuali untuk hal berikut, diukur sejumlah kerugian kredit ekspektasian 12 bulan: (lanjutan)

- 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 SIGNIFICANT ACCOUNTING POLICIES (continued)

k. Allowance for Impairment Losses on Financial Assets (continued)

The Bank measures the allowance for lifetime expected credit loss, except for the following, measured at the 12-months expected credit loss: (continued)

- 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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (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 direstrukturasikan

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 SIGNIFICANT ACCOUNTING POLICIES (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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

k. Cadangan Kerugian Penurunan Nilai Aset Keuangan (lanjutan)

Aset keuangan yang direstrukturasikan (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 SIGNIFICANT ACCOUNTING POLICIES (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;

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

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

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 SIGNIFICANT ACCOUNTING POLICIES (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

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*.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

k. Cadangan Kerugian Penurunan Nilai Aset Keuangan (lanjutan)

Berdasarkan proses di atas, Bank melakukan pembagian atas aset keuangan atas *stage 1*, *stage 2*, *stage 3* dan *POCI*, sebagai berikut: (lanjutan)

- *Stage 2*: mencakup instrumen keuangan yang mengalami peningkatan risiko kredit sejak pengakuan awal (kecuali Bank merasa risiko kredit tergolong rendah pada tanggal pelaporan) namun belum terbukti adanya bukti penurunan nilai secara objektif. Untuk instrumen-instrumen ini, akan berlaku perhitungan ECL seumur hidup. ECL seumur hidup adalah kerugian kredit ekspektasian yang diharapkan dari semua kejadian gagal bayar yang mungkin terjadi selama perkiraan umur dari instrumen keuangan tersebut. *Stage 2* juga mencakup fasilitas dimana risiko kredit telah membaik dan aset keuangan telah direklasifikasi dari *stage 3*.
- *Stage 3*: mencakup instrumen keuangan yang telah terbukti mengalami penurunan nilai secara objektif pada tanggal pelaporan. Kelompok ini biasanya terdiri atas debitur yang mengalami gagal bayar. Bank mencatat ECL seumur hidup untuk *stage 3*.
- *POCI*: aset *POCI* adalah aset keuangan yang mengalami penurunan nilai berdasarkan penilaian risiko kredit pada saat pengakuan awal. Aset tersebut dicatat pada nilai wajar pada saat pengakuan awal, dan pendapatan bunga akan diakui selanjutnya berdasarkan metode suku bunga efektif yang disesuaikan. ECL hanya dicatat atau dilepaskan jika ada perubahan selanjutnya pada kerugian kredit ekspektasian.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

k. Cadangan Kerugian Penurunan Nilai Aset Keuangan (lanjutan)

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, yaitu dengan total eksposur aset keuangan di atas Rp1.000 dan memiliki kolektibilitas *non-performing*. Selain itu, perhitungan penurunan nilai akan dilakukan secara kolektif.

Penurunan nilai individual

Metode perhitungan penurunan nilai secara individual akan mempertimbangkan 2 (dua) skenario kemungkinan pengembalian, yaitu: (i) skenario dasar (*base*) dan (ii) skenario buruk (*worst*). 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

k. Allowance for Impairment Losses on Financial Assets (continued)

The Bank calculates impairment through two methods, namely individual or collective impairment. An individual impairment calculation is performed for significant financial assets, namely those with total exposure to financial assets of more than Rp1,000 with non-performing collectibility. Aside from that, the calculation of impairment will be carried out collectively.

Individual impairment

The method of calculating individual impairment will consider 2 (two) possible return scenarios, namely: (i) base scenario and (ii) worst scenario. 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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

k. Cadangan Kerugian Penurunan Nilai Aset Keuangan (lanjutan)

Penurunan nilai kolektif (lanjutan)

Bank menggunakan metode (i) *historical*, (ii) *movement outstanding* dan (iii) *recovery rate* dalam menentukan nilai LGD dari setiap debitur. LGD menggambarkan persentase nominal fasilitas yang tidak akan dapat dipulihkan oleh Bank terhadap debitur *default*. LGD biasa dihitung dengan *1-recovery rate*. *Recovery rate* dihitung dengan mempertimbangkan *time value of money* dari pengembalian kewajiban yang telah *default*. Tingkat suku bunga yang digunakan untuk menghitung *time value of money* dari *recovery* adalah suku bunga efektif awal.

EAD merupakan estimasi nilai buku pada saat terjadi gagal bayar, dengan mempertimbangkan arus kas instrumen keuangan terkait, serta kemungkinan penarikan tambahan dari limit kredit sampai dengan tanggal gagal bayar. EAD juga mempertimbangkan jadwal pembayaran dan amortisasi serta perubahan dalam penggunaan saldo yang belum ditarik menjelang terjadinya kegagalan bayar. Pemodelan EAD akan dilakukan berdasarkan karakteristik dari instrumen keuangan terkait, yang dibagi ke dalam beberapa kategori: (i) kredit angsuran, (ii) kredit *revolving*, (iii) *treasury*.

Pengukuran ECL berdasarkan PSAK No. 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

k. Allowance for Impairment Losses on Financial Assets (continued)

Collective impairment (continued)

Bank uses the method (i) *historical*, (ii) *movement outstanding* and (iii) *recovery rate* in determining the LGD value of each debtor. LGD describes the nominal percentage of the facility that the Bank will not be able to recover from the default debtor. The usual LGD is calculated with a *1-recovery rate*. The *recovery rate* is calculated by considering the *time value of money* from the repayment of default obligations. The interest rate used to calculate the *time value of money* from *recovery* is the initial effective interest rate.

EAD is an estimate of the book value at the time of default, considering the cash flows of the related financial instrument, as well as the possibility of additional drawdowns from the credit limit up to the date of default. EAD also considers payment and amortization schedules as well as changes in the use of outstanding balances prior to defaults. EAD modeling will be carried out based on the characteristics of the related financial instruments, which are divided into several categories: (i) installment loans, (ii) revolving loans, (iii) *treasury*.

ECL Measurement based on 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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

k. Cadangan Kerugian Penurunan Nilai Aset Keuangan (lanjutan)

Penyajian cadangan kerugian kredit ekspektasian dalam laporan posisi keuangan

Cadangan kerugian kredit ekspektasian disajikan dalam laporan posisi keuangan sebagai berikut:

- aset keuangan yang diukur pada biaya perolehan diamortisasi, cadangan kerugian kredit ekspektasian disajikan sebagai pengurang dari jumlah tercatat bruto aset;
- komitmen pinjaman dan kontrak jaminan keuangan, umumnya cadangan kerugian kredit ekspektasian disajikan sebagai provisi;
- instrumen utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain, cadangan kerugian kredit ekspektasian diakui dalam penghasilan komprehensif lain.

l. Tagihan dan Liabilitas Akseptasi

Tagihan dan liabilitas akseptasi merupakan transaksi *letter of credit (L/C)* yang diaksep oleh bank pengaksep (*accepting bank*).

Tagihan dan liabilitas akseptasi dinyatakan sebesar biaya perolehan diamortisasi. Tagihan akseptasi disajikan setelah dikurangi cadangan kerugian penurunan nilai.

Tagihan akseptasi diklasifikasikan sebagai biaya perolehan diamortisasi. Liabilitas akseptasi diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

m. 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

k. Allowance for Impairment Losses on Financial Assets (continued)

Presentation of allowance for expected credit loss in the statement of financial position

Allowance for expected credit losses is presented in the statement of financial position as follows:

- financial assets measured at amortized cost, the allowance for expected credit losses is presented as a deduction from the gross carrying amount of the assets;
- loan commitments and financial guarantee contracts, generally an allowance for expected credit losses is presented as a provision;
- debt instruments measured at fair value through other comprehensive income, allowance for expected credit losses is recognized in other comprehensive income.

l. Acceptance Receivable and Payable

Acceptance receivables and liabilities are letter of credit (*L/C*) transactions that are accepted by the accepting bank.

Acceptance receivable and payable are stated at amortized cost. Acceptance receivables are presented net of allowance for impairment losses.

Acceptance receivables are classified as amortized cost. Acceptance liabilities are classified as financial liabilities at amortized cost.

m. 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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

m. Instrumen Derivatif (lanjutan)

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.

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".

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

m. Derivative Instruments (continued)

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.

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".

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

o. Agunan yang diambil alih (lanjutan)

Agunan yang diambil alih sehubungan dengan penyelesaian kredit diakui sebesar nilai neto yang dapat direalisasi atau sebesar nilai tercatat dari kredit, mana yang lebih rendah. Nilai neto yang dapat direalisasi adalah nilai wajar agunan setelah dikurangi estimasi biaya pelepasan. Kelebihan saldo kredit yang diberikan, yang belum dilunasi oleh peminjam diatas nilai dari agunan yang diambil alih, dibebankan sebagai cadangan kerugian penurunan nilai pada tahun berjalan. Selisih antara nilai agunan yang diambil alih dengan hasil penjualannya diakui sebagai keuntungan atau kerugian pada saat penjualan agunan.

Manajemen mengevaluasi nilai agunan yang diambil alih secara berkala. Nilai tercatat agunan yang diambil alih dikurangi bila terjadi penurunan nilai yang bersifat permanen.

p. Aset Tetap, Aset Hak Guna dan Liabilitas Sewa

Bank menggunakan model biaya sebagai kebijakan akuntansi pengukuran aset tetapnya.

Aset tetap pemilikan langsung dinyatakan berdasarkan biaya perolehan, dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai, jika ada.

Biaya perolehan awal aset tetap meliputi biaya perolehan, termasuk bea impor dan pajak pembelian yang tidak boleh dikreditkan dan biaya-biaya yang dapat diatribusikan secara langsung untuk membawa aset tetap ke lokasi dan kondisi yang diinginkan sesuai dengan tujuan penggunaan yang ditetapkan.

Penyusutan dihitung berdasarkan metode garis lurus (*straight-line method*) selama masa manfaat aset tetap sebagai berikut:

	Masa manfaat/ Useful lives
Perangkat keras dan lunak	4 tahun/years
Perabotan dan peralatan kantor	4 tahun/years
Leasehold improvement	2 - 5 tahun/years
Kendaraan bermotor	4 tahun/years

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

o. Foreclosed Collateral (continued)

Foreclosed collaterals acquired in settlement of loans are recognized at their net realizable values or stated at their carrying amount of loans, whichever is lower. Net realizable value is the fair value of the collateral after deducting the estimated costs of disposal. The excess of loan balances which has not been paid by debtors over the value of foreclosed collaterals is charged to provision for possible losses on loans in the current year. The difference between the value of the collateral and the proceeds from sale thereof is recognized as a gain or loss at the time of sale of the collateral.

Management regularly evaluates the value of foreclosed collaterals. The carrying amount of foreclosed collaterals is written down if there is permanent decline in value.

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.

The initial cost of fixed asset consists of its purchased price, including import duties and taxes and any directly attributable cost in bringing the fixed assets to its working condition and location for its intended use.

Depreciation is computed on a straight-line method over the fixed assets useful lives as follows:

Hardware and software
Office furniture and equipment
Leasehold improvement
Vehicles

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

p. Aset Tetap, Aset Hak Guna dan Liabilitas Sewa (lanjutan)

Nilai tercatat aset tetap ditelaah kembali dan dilakukan penurunan nilai apabila terdapat peristiwa atau perubahan kondisi tertentu yang mengindikasikan nilai tercatat tersebut tidak dapat dipulihkan sepenuhnya.

Dalam setiap inspeksi yang signifikan, biaya inspeksi diakui dalam jumlah tercatat aset tetap sebagai suatu penggantian apabila memenuhi kriteria pengakuan. Biaya inspeksi signifikan yang dikapitalisasi tersebut diamortisasi selama masa periode sampai dengan saat inspeksi signifikan berikutnya.

Aset tetap dihentikan pengakuannya pada saat dilepaskan atau tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaan atau pelepasannya. Aset tetap yang dijual atau dilepaskan, dikeluarkan dari kelompok aset tetap berikut akumulasi penyusutan serta akumulasi penurunan nilai yang terkait dengan aset tetap tersebut. Laba atau rugi yang timbul dari penghentian pengakuan aset tetap (ditentukan sebesar perbedaan antara jumlah neto hasil pelepasan, jika ada, dengan jumlah tercatat dari aset tetap tersebut) dan diakui dalam laporan laba rugi dan penghasilan komprehensif lain pada tahun terjadinya penghentian pengakuan.

Pada setiap akhir tahun buku, Bank melakukan penelaahan atas nilai residu, masa manfaat dan metode penyusutan dan disesuaikan secara prospektif.

Sewa

Bank menerapkan PSAK No. 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

p. Fixed Assets, Right of Use Assets and Lease Liabilities (continued)

Carrying value of fixed asset are evaluated and impaired if there is event or change of condition which indicate such carrying value cannot be fully recoverable.

When each major inspection is performed, its cost is recognized in the carrying amount of the item of fixed assets as a replacement if the recognition criteria are satisfied. Such major inspection is capitalized and amortized over the next major inspection activity.

Fixed assets are derecognized upon disposal or when no future economic benefits are expected from its use or disposal. When fixed assets are sold or retired, the cost and related accumulated depreciation and any impairment loss are removed from the accounts. Any gains or loss arising from derecognition of fixed assets (calculated as the difference between the net disposal proceeds, if any, and the carrying amount of the item) is included in the statement of profit or loss and other comprehensive income in the year item is derecognized.

The residual values, useful lives and methods of depreciation of fixed asset are reviewed by Bank and adjusted prospectively, if appropriate, at the end of each year.

Leases

The Bank has implemented 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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

p. Aset Tetap, Aset Hak Guna dan Liabilitas Sewa (lanjutan)

Pada tanggal inisiasi suatu kontrak, Bank menilai apakah suatu kontrak merupakan, atau mengandung, sewa. Suatu kontrak merupakan, atau mengandung, sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan suatu aset selama suatu jangka waktu tertentu untuk dipertukarkan dengan imbalan. Untuk menilai apakah suatu kontrak memberikan hak untuk mengendalikan suatu aset identifikasi, Bank menilai apakah:

- i. kontrak melibatkan penggunaan suatu aset identifikasi;
- ii. Bank memiliki hak untuk memperoleh secara substansial seluruh manfaat ekonomi dari penggunaan aset selama periode penggunaan; dan
- iii. Bank memiliki hak untuk mengendalikan aset identifikasi dalam bentuk:
 - Bank memiliki hak untuk mengoperasikan aset
 - 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
- iii. pembayaran angsuran sewa secara variabel yang bergantung pada fluktuasi pembayaran sewa yang ditetapkan oleh *counterpart*

Bank mengakui aset hak guna dan liabilitas sewa pada tanggal dimulainya sewa. Aset hak guna awalnya diukur pada biaya perolehan, yang terdiri dari jumlah pengukuran awal dari liabilitas sewa disesuaikan dengan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan, ditambah dengan biaya langsung awal yang dikeluarkan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

p. Fixed Assets, Right of Use Assets and Lease Liabilities (continued)

At the inception date of a contract, the Bank assesses whether a contract constitutes, or contains, a lease. A contract is, or contains, a lease if it gives the right to control the use of an asset for a specified period of time in exchange for a reward. To assess whether a contract provides the right to control an identifying asset, the Bank assesses whether:

- i. the contract involves the use of an identifiable asset;
- ii. The Bank has the right to obtain substantially all economic benefits from the use of assets during the period of use; and
- iii. The Bank has the right to control the identification assets in the form of:
 - Bank has the right to operate the assets
 - 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
- iii. variable lease installment payments based on fluctuations in lease payments determined by the counterpart

Bank recognizes the rights of use assets and lease liabilities on the inception date of the lease. Rights of use assets are initially measured at cost, which consists of the initial measurement amount of the lease liabilities adjusted for lease payments made on or before the inception date, plus the initial direct costs incurred.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

p. Aset Tetap, Aset Hak Guna dan Liabilitas Sewa (lanjutan)

Sewa (lanjutan)

Setelah tanggal permulaan, aset hak guna diukur pada biaya perolehan. Aset hak guna diukur sebesar harga perolehan dikurangi akumulasi depresiasi dan akumulasi penurunan nilai serta disesuaikan dengan pengukuran kembali liabilitas sewa. Liabilitas sewa diukur pada biaya perolehan diamortisasi menggunakan suku bunga efektif.

Sewa jangka pendek dengan durasi kurang dari 12 bulan dan sewa aset bernilai rendah, serta elemen-elemen sewa tersebut, sebagian atau seluruhnya, tidak menerapkan prinsip-prinsip pengakuan yang ditentukan oleh PSAK No. 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 SIGNIFICANT ACCOUNTING POLICIES (continued)

p. Fixed Assets, Right of Use Assets and Lease Liabilities (continued)

Leases (continued)

After the commencement date, rights of use assets are measured using the cost basis. Rights of use assets are measured at cost less accumulated depreciation and accumulated impairment losses and adjusted for remeasurement of lease liabilities. Lease liabilities are measured at amortized cost using the effective interest rate.

Short-term leases with a period less than 12 months and leases with low-value assets, as well as elements of the lease, partially or completely, do not apply the recognition principles prescribed by 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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

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 SIGNIFICANT ACCOUNTING POLICIES (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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

w. Perpajakan (lanjutan)

Dalam menentukan jumlah pajak kini dan tangguhan, Bank memperhitungkan dampak atas posisi pajak yang tidak pasti dan tambahan pajak serta penalti. Hal ini termasuk juga melakukan evaluasi terhadap surat ketetapan pajak yang diterima dari kantor pajak.

Aset dan liabilitas pajak tangguhan diakui atas perbedaan temporer antara aset dan liabilitas untuk tujuan komersial dan untuk tujuan perpajakan setiap tanggal pelaporan.

Liabilitas pajak tangguhan diakui atas semua perbedaan temporer kena pajak. Aset pajak tangguhan diakui atas semua perbedaan temporer yang dapat dikurangkan dan saldo rugi pajak yang belum digunakan, apabila besar kemungkinannya bahwa jumlah laba fiskal di masa datang akan memadai untuk dikompensasi dengan perbedaan temporer yang dapat dikurangkan dan saldo rugi fiskal yang belum digunakan.

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

w. Taxation (continued)

In determining the amount of current and deferred tax, the Bank takes into account the impact of uncertain tax positions and any additional taxes and penalties. This includes evaluation on tax assessment letters received from tax authorities.

Deferred tax assets and liabilities are recognized for temporary differences between the commercial and the tax bases of assets and liabilities at reporting date.

Deferred tax liabilities are recognized for all taxable temporary differences. Deferred tax assets are recognized for all deductible temporary differences and carry-forward balance of unused tax losses, to the extent that it is probable that future taxable income will be sufficient to be applied against the deductible temporary differences and unused tax losses can be utilized.

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

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*.

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 netto atas imbalan pasti netto 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 netto terdiri atas:

- keuntungan dan kerugian aktuarial
- imbal hasil atas aset program, tidak termasuk jumlah yang dimasukkan dalam bunga netto atas liabilitas imbalan pasti netto
- setiap perubahan dampak batas atas aset, tidak termasuk jumlah yang dimasukkan dalam bunga netto atas liabilitas imbalan pasti netto.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

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.

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.*

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

x. Liabilitas Imbalan Kerja (lanjutan)

x. Employee Benefits Liability (continued)

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.

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.

Imbalan kerja jangka pendek

Short-term employee benefits

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.

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. Informasi Segmen Operasi

y. Operating Segment Information

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.

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.

Bank menentukan dan menyajikan segmen operasi berdasarkan informasi yang secara internal diberikan kepada pengambil keputusan operasional. Pengambil keputusan operasional Bank adalah Dewan Direksi.

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.

Segmen operasi adalah suatu komponen dari Bank:

An operating segment is a component of the 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);

- 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);

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

y. Informasi Segmen Operasi (lanjutan)

Segmen operasi adalah suatu komponen dari Bank: (lanjutan)

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.

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

y. Operating Segment Information (continued)

An operating segment is a component of the Bank: (continued)

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.

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

ab. Laba per lembar saham

Lab a 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.

ac. Perubahan kebijakan akuntansi dan pengungkapan

Bank telah menerapkan standar akuntansi berikut pada tanggal 1 Januari 2022 yang dianggap relevan:

- Penyesuaian Tahunan 2020 - PSAK No. 71, "Instrumen Keuangan - Imbalan dalam pengujian "10 persen" untuk penghentian pengakuan liabilitas keuangan".

Amandemen tersebut mengklarifikasi biaya yang termasuk dalam entitas ketika menilai apakah persyaratan liabilitas keuangan baru atau yang dimodifikasi secara substantial berbeda dari persyaratan liabilitas keuangan asli.

- Penyesuaian Tahunan 2020 - PSAK No. 73: Sewa

Amandemen terhadap Contoh Ilustrasi 13 yang merupakan bagian dari PSAK No. 73 dengan menghilangkan dari contoh ilustrasi penggantian perbaikan properti sewaan oleh pesewa untuk mengatasi potensi kebingungan mengenai perlakuan insentif sewa yang mungkin timbul karena cara insentif sewa diilustrasikan dalam contoh tersebut.

- Amendemen PSAK No. 57, "Provisi, Liabilitas Kontinjensi, dan Aset Kontinjensi tentang Kontrak Merugi-Biaya Memenuhi Kontrak"

Amandemen PSAK No. 57 mengatur biaya-biaya untuk memenuhi kontrak merugi terdiri dari biaya yang terkait langsung dengan kontrak, dimana terdiri dari:

- biaya inkremental untuk memenuhi kontrak tersebut, dan
- alokasi biaya lain yang berhubungan langsung untuk memenuhi kontrak.

Bank telah menganalisa penerapan standar akuntansi tersebut di atas dan penerapan tersebut tidak memiliki pengaruh yang signifikan terhadap laporan keuangan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

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.

ac. Change in accounting policies and disclosures

The Bank adopted the following accounting standards, which are considered relevant, starting on January 1, 2022:

- *2020 Annual Adjustment - SFAS No. 71, "Financial Instruments - Fee under testing "10 percent" for the derecognition of a financial liability".*

The amendments clarify the costs included in the entity when assessing whether the terms of the new or modified financial liabilities are substantially different from the terms of the original financial liabilities.

- *2020 Annual Improvements - SFAS No. 73: Leases*

The amendment to Illustrative Example 13 accompanying SFAS No. 73 removes from the example the illustration of the reimbursement of leasehold improvements by the lessor in order to resolve any potential confusion regarding the treatment of lease incentives that might arise because of how lease incentives are illustrated in that example.

- *Amendments to SFAS No. 57, "Provisions, Contingent Liabilities, and Contingent Assets - Onerous Contract Fulfillment Costs"*

These amendments provide that costs to fulfill an onerous contract consist of costs that are directly related to the contract, which consist of:

- *incremental costs to fulfill the contract, and*
- *allocation of other costs that are directly related to fulfilling the contract.*

The Bank has assessed that the adoption of the above-mentioned accounting standards do not have significant impact to the financial statements.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

3. PERTIMBANGAN, ESTIMASI, DAN ASUMSI
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.

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

3. PERTIMBANGAN, ESTIMASI, DAN ASUMSI
AKUNTANSI YANG SIGNIFIKAN (lanjutan)

Pertimbangan yang signifikan (lanjutan)

Kontinjensi

Bank sedang terlibat dalam proses hukum. Perkiraan biaya kemungkinan bagi penyelesaian klaim telah dikembangkan melalui konsultasi dengan bantuan konsultan hukum Bank didasarkan pada analisis hasil yang potensial. Manajemen tidak berkeyakinan bahwa hasil dari hal ini akan mempengaruhi hasil usaha. Besar kemungkinan, bagaimanapun, bahwa hasil operasi di masa depan dapat secara material terpengaruh oleh perubahan dalam estimasi atau efektivitas dari strategi yang terkait dengan hal tersebut.

Estimasi dan asumsi akuntansi yang signifikan

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.

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.

3. SIGNIFICANT ACCOUNTING JUDGMENT,
ESTIMATES AND ASSUMPTIONS (continued)

Significant judgments (continued)

Contingencies

The Bank is currently involved in legal proceedings. The estimate of the probable cost for the resolution of claims has been developed in consultation with the external legal counsel handling the Bank's defense this matter and is based upon an analysis of potential results. Management does not believe that the outcome of this matter will significantly affect the results of operations. It is probable, however, that future results of operations could be materially affected by changes in the estimates or in the effectiveness of the strategies relating to these proceedings.

Significant accounting estimates and assumptions

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.

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

3. PERTIMBANGAN, ESTIMASI, DAN ASUMSI
AKUNTANSI YANG SIGNIFIKAN (lanjutan)

Estimasi dan asumsi akuntansi yang signifikan
(lanjutan)

Perkiraan masa manfaat dari aset tetap

Bank melakukan penelaahan secara tahunan mengenai taksiran masa manfaat dari aset tetap berdasarkan penggunaan yang diharapkan seperti yang disebutkan pada rencana bisnis dan strategi yang juga mempertimbangkan perkembangan teknologi masa depan dan perilaku pasar. Ada kemungkinan bahwa hasil operasi masa depan dapat secara material terpengaruh oleh perubahan perkiraan ini yang disebabkan oleh perubahan dalam faktor-faktor yang disebutkan. Penurunan estimasi masa manfaat aset tetap akan meningkatkan beban penyusutan yang dicatat dan menurunkan aset tetap. Taksiran masa manfaat dari aset tetap diungkapkan dalam Catatan 2.

Nilai tercatat aset tetap diungkapkan dalam Catatan 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.

Bank memiliki beberapa kontrak sewa yang mencakup opsi perpanjangan dan penghentian jangka waktu sewa. Bank menerapkan penilaian dalam mengevaluasi apakah dapat dipastikan jika akan menggunakan opsi untuk memperpanjang atau menghentikan sewa. Hal tersebut dilakukan dengan mempertimbangkan seluruh fakta dan keadaan yang relevan yang memberikan insentif ekonomi untuk melakukan perpanjangan atau penghentian sewa. Setelah tanggal dimulainya, Bank menilai kembali masa sewa, jika terdapat peristiwa atau perubahan signifikan dalam keadaan yang berada dalam kendali dan mempengaruhi apakah lessee cukup pasti untuk mengeksekusi opsi memperpanjang atau menghentikan sewa.

3. SIGNIFICANT ACCOUNTING JUDGMENT,
ESTIMATES AND ASSUMPTIONS (continued)

Significant accounting estimates and
assumptions (continued)

Estimated useful lives of fixed assets

The Bank reviews on an annual basis the estimated useful lives of fixed assets based on expected utilization as anchored on business plans and strategies that also consider expected future technological developments and market behavior. It is possible that future results of operations could be materially affected by changes in these estimates brought about by changes in the factors mentioned. A reduction in the estimated useful lives of fixed assets would increase the recorded depreciation expense and decrease fixed assets. The estimated useful lives of fixed assets are disclosed in Note 2.

The carrying values of fixed assets are disclosed in Note 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.

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

3. PERTIMBANGAN, ESTIMASI, DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN (lanjutan)

Estimasi dan asumsi akuntansi yang signifikan (lanjutan)

Pengakuan aset pajak tangguhan

Aset pajak tangguhan diakui untuk seluruh rugi fiskal dan perbedaan temporer sepanjang besar kemungkinan bahwa penghasilan kena pajak akan tersedia sehingga kerugian dapat dimanfaatkan. Pertimbangan manajemen yang signifikan juga diperlukan untuk menentukan jumlah dari aset pajak tangguhan yang dapat diakui, berdasarkan saat penggunaan dan tingkat penghasilan kena pajak serta strategi perencanaan pajak masa depan.

Pengakuan aset pajak tangguhan diungkapkan dalam Catatan 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.

4. KAS

Kas terdiri dari:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Rupiah	94.918	79.131
Mata uang asing		
Dolar Amerika Serikat	3.499	1.848
Dolar Singapura	500	91
Yen Jepang	118	-
Euro Eropa	49	26
Dolar Australia	42	5
Dolar Hong Kong	2	2
	4.210	1.972
Total	99.128	81.103

3. SIGNIFICANT ACCOUNTING JUDGMENT, ESTIMATES AND ASSUMPTIONS (continued)

Significant accounting estimates and assumptions (continued)

Recognition of deferred tax assets

Deferred tax assets are recognized for all unused tax losses and temporary differences to the extent that it is probable that taxable profit will be available against which the losses can be utilized. Significant management judgment is required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing and level of future taxable profits together with future tax planning strategies.

The recognized deferred tax assets is disclosed in Note 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.

4. CASH

Cash consists of the following:

Rupiah
Foreign currencies
United States Dollar
Singapore Dollar
Japanese Yen
European Euro
Australian Dollar
Hong Kong Dollar

Total

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

5. GIRO PADA BANK INDONESIA

	31 Desember/ December 31, 2022
Rupiah	1.360.379
Dolar Amerika Serikat	31.135
Total	1.391.514

Pada tanggal-tanggal 31 Desember 2022 dan 2021, GWM dihitung sesuai dengan Peraturan Bank Indonesia (PBI) No. 15/15/PBI/2013 tanggal 24 Desember 2013, sebagaimana telah diubah terakhir kali oleh PBI No. 22/3/PBI/2020 tanggal 24 Maret 2020. PBI tersebut dijelaskan oleh Peraturan Anggota Dewan Gubernur (PADG) No. 20/30/PADG/2018 tanggal 31 Mei 2018, sebagaimana telah diubah terakhir kali oleh PADG No. 24/3/2022 tanggal 1 Maret 2022. Rasio Penyangga Likuiditas Makroprudensial (PLM) dihitung sesuai dengan PBI No. 21/12/PBI/2019 tanggal 25 November 2019, yang telah dijelaskan melalui PADG No. 21/22/PADG/2019 tanggal 28 November 2019, sebagaimana telah diubah terakhir kali menjadi PADG No. 23/7/PADG/2021 tanggal 1 Mei 2021. Perubahan terakhir kali pada GWM mengacu pada PADG No. 24/8/PADG/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.

Berdasarkan PBI No. 20/4/PBI/2018 tanggal 29 Maret 2018, sebagaimana telah diubah terakhir kali oleh PADG No. 22/11/PADG/2020 tanggal 29 April 2020, 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 2022 dan 2021 adalah sebagai berikut (tidak diaudit):

	31 Desember/ December 31, 2022
Rupiah	
GWM Primer	17,61%
(i) GWM secara harian	8,81%
(ii) GWM secara rata-rata	8,80%
GWM PLM	17,43%
Giro RIM	74,35%
Mata uang asing	
(i) GWM secara harian	4,58%
(ii) GWM secara rata-rata	4,58%

5. CURRENT ACCOUNTS WITH BANK INDONESIA

	31 Desember/ December 31, 2021	
Rupiah	1.602.450	Rupiah
United States Dollar	36.344	United States Dollar
Total	1.638.794	Total

As of December 31, 2022 and 2021, GWM are calculated in accordance with Bank Indonesia Regulation (PBI) No. 15/15/PBI/2013 dated December 24, 2013, as last amended by PBI No. 22/3/PBI/2020 dated March 24, 2020. The PBI is further explained by the Regulation of Members of the Board of Governors (PADG) No. 20/30/PADG/2018 dated May 31, 2018, as last amended by PADG No. 24/3/2022 dated March 1, 2022. The Macroprudential Liquidity Buffer Ratio (PLM) is calculated in accordance with PBI No. 21/12/PBI/2019 dated November 25, 2019, which has been explained through PADG No. 21/22/PADG/2019 dated November 28, 2019, as last amended to PADG No. 23/7/PADG/2021 dated May 1, 2021. The newest changes of GWM refer to PADG No. 24/8/PADG/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.

Based on PBI No. 20/4/PBI/2018 dated March 29, 2018, as last amended by PADG No. 22/11/PADG/2020 dated April 29, 2020, 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, 2022 and 2021, are as follows (unaudited):

	31 Desember/ December 31, 2021	
Rupiah		Rupiah
Primary GWM	21,65%	Primary GWM
Daily GWM (i)	11,61%	Daily GWM (i)
Average GWM (ii)	10,04%	Average GWM (ii)
GWM PLM	36,32%	GWM PLM
RIM current account	42,10%	RIM current account
Foreign currencies		Foreign currencies
Daily GWM (i)	10,34%	Daily GWM (i)
Average GWM (ii)	10,34%	Average GWM (ii)

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

5. GIRO PADA BANK INDONESIA (lanjutan)

Pada tanggal 31 Desember 2022 dan 2021 Bank tidak memenuhi ketentuan RIM sehingga dikenakan disinsentif berupa pemenuhan tambahan saldo giro RIM.

Pada tanggal-tanggal 31 Desember 2022 dan 2021, 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)

As of December 31, 2022 and 2021, Bank has not fulfilled the RIM therefore disincentive was imposed in form of additional fulfillment of RIM current account balance.

As of December 31, 2022 and 2021, 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.

6. GIRO PADA BANK LAIN

6. CURRENT ACCOUNTS WITH OTHER BANKS

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Pihak ketiga Rupiah			Third parties Rupiah
PT Bank Central Asia Tbk	59.847	20.039	PT Bank Central Asia Tbk
PT Bank Negara Indonesia (Persero) Tbk	246	2	PT Bank Negara Indonesia (Persero) Tbk
PT Bank Mandiri (Persero) Tbk	245	1.000	PT Bank Mandiri (Persero) Tbk
Lain-lain	7	7	Others
	60.345	21.048	
Mata uang asing			Foreign currencies
Dolar Amerika Serikat			United States Dollar
PT Bank Negara Indonesia (Persero) Tbk	40.121	161.672	PT Bank Negara Indonesia (Persero) Tbk
PT Bank Central Asia Tbk	51.995	8.677	PT Bank Central Asia Tbk
PT Bank Rakyat Indonesia (Persero) Tbk	10.040	15.476	PT Bank Rakyat Indonesia (Persero) Tbk
PT Bank Mandiri (Persero) Tbk	8.422	5.400	PT Bank Mandiri (Persero) Tbk
PT Bank Danamon Indonesia Tbk	31	-	PT Bank Danamon Indonesia Tbk
PT Bank DBS Indonesia	7	6	PT Bank DBS Indonesia
	110.616	191.231	
Dolar Singapura			Singapore Dollar
DBS Bank Ltd, Singapura	3.547	3.370	DBS Bank Ltd, Singapore
Yen Jepang			Japanese Yen
PT Bank Negara Indonesia (Persero) Tbk	116	21	PT Bank Negara Indonesia (Persero) Tbk
Pound Sterling Inggris			Great Britain Pound Sterling
PT Bank Negara Indonesia (Persero) Tbk	559	478	PT Bank Negara Indonesia (Persero) Tbk
Dolar Australia			Australian Dollar
PT Bank ANZ Indonesia	395	557	PT Bank ANZ Indonesia
Dolar Hong Kong			Hong Kong Dollar
PT Bank Negara Indonesia (Persero) Tbk	387	355	PT Bank Negara Indonesia (Persero) Tbk

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

6. GIRO PADA BANK LAIN (lanjutan)

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Pihak ketiga (lanjutan)		
Mata uang asing (lanjutan)		
Euro Eropa		
PT Bank Negara Indonesia (Persero) Tbk	1.220	358
Total	177.185	217.418
Cadangan kerugian penurunan nilai	(6)	-
Neto	177.179	217.418

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,	
	2022	2021
Saldo awal	217.418	112.116
Aset keuangan yang baru dibeli	559.297	101.737
Aset keuangan yang dihentikan pengakuannya	(605.424)	-
Selisih kurs dan perubahan lain	5.894	3.565
Saldo akhir	177.185	217.418

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,	
	2022	2021
Saldo awal	-	62
Aset keuangan yang baru dibeli	6	-
Valuta asing dan perubahan lain	-	(62)
Saldo akhir	6	-

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai giro pada bank lain yang diberikan yang dibentuk telah memadai pada tanggal-tanggal 31 Desember 2022 dan 2021.

Seluruh giro pada bank lain pada tanggal-tanggal 31 Desember 2022 dan 2021 diklasifikasikan lancar.

**6. CURRENT ACCOUNTS WITH OTHER BANKS
(continued)**

Third parties (continued)
Foreign currencies (continued)
European Euro
PT Bank Negara Indonesia (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:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2022	2021
Beginning balance	217.418	112.116
New financial assets purchased	559.297	101.737
Financial assets derecognized	(605.424)	-
Foreign exchange and other movements	5.894	3.565
Ending balance	177.185	217.418

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:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2022	2021
Beginning balance	-	62
New financial assets purchased	6	-
Foreign exchange and other remeasurement	-	(62)
Ending balance	6	-

Management believes that the amount of allowance for impairment losses on current accounts with other banks is adequate as of December 31, 2022 and 2021.

All current accounts with other banks as of December 31, 2022 and 2021 are classified as current.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

6. GIRO PADA BANK LAIN (lanjutan)

Pada tanggal-tanggal 31 Desember 2022 dan 2021, tidak terdapat giro pada bank lain yang dijadikan agunan oleh Bank.

Tingkat suku bunga rata-rata per tahun giro pada bank lain adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2022	2021
Rupiah	0,45%	0,27%
Dolar Amerika Serikat	0,50%	0,40%
Dolar Singapura	0,00%	0,00%
Dolar Australia	0,00%	0,00%
Yen Jepang	2,25%	2,00%
Euro Eropa	1,50%	1,25%
Pound Sterling Inggris	1,50%	1,25%
Dolar Hong Kong	1,50%	1,25%

Informasi mengenai kualitas kredit dan sisa jangka waktu atas giro pada bank lain diungkapkan pada Catatan 39.

6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)

As of December 31, 2022 and 2021, there were no current accounts with other banks which were pledged as collateral by the Bank.

The average interest rates of current accounts with other banks per annum were as follows:

Rupiah
United States Dollar
Singapore Dollar
Australian Dollar
Japanese Yen
European Euro
Great Britain Pound Sterling
Hong Kong Dollar

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, 2022	31 Desember/ December 31, 2021
Pihak ketiga		
Rupiah		
Fasilitas Simpanan		
Bank Indonesia (FASBI)	1.314.826	99.985
Term Deposit BI	899.793	3.099.433
Call Money		
PT Bank Capital Indonesia Tbk	50.000	-
PT Bank Nationalnobu Tbk	-	50.000
	2.264.619	3.249.418
Mata uang asing		
Dolar Amerika Serikat		
Term Deposit BI	576.136	-
Total	2.840.755	3.249.418
Cadangan kerugian penurunan nilai	(59)	(389)
Neto	2.840.696	3.249.029

Jangka waktu penempatan pada Bank Indonesia dan bank lain adalah kurang dari 1 bulan.

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

The details of placements with Bank Indonesia and other banks are as follows:

Third parties
Rupiah
Deposit Facility
Bank Indonesia (FASBI)
Term Deposit BI
Call Money
PT Bank Capital Indonesia Tbk
PT Bank Nationalnobu Tbk

Foreign currencies
United States Dollar
Term Deposit BI

Total
Allowance for impairment losses

Net

The term of placements with Bank Indonesia and other banks are less than 1 month.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

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,	
	2022	2021
Rupiah		
Call Money	4,06%	3,25%
Term Deposit BI	2,95%	2,93%
Fasilitas Simpanan Bank Indonesia (FASBI)	2,91%	2,77%
Mata uang asing		
Dolar Amerika Serikat		
Term Deposit BI	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,	
	2022	2021
Saldo awal	3.249.418	1.742.193
Aset keuangan yang baru dibeli	2.839.945	3.248.648
Aset keuangan yang dihentikan pengakuannya	(3.250.000)	(1.742.700)
Selisih kurs dan perubahan lain	1.392	1.277
Saldo akhir	2.840.755	3.249.418

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,	
	2022	2021
Saldo awal	389	4
Aset keuangan yang baru dibeli	59	389
Aset keuangan yang dihentikan pengakuannya	(389)	(4)
Saldo akhir	59	389

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

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,	
	2022	2021
Rupiah		
Call Money	4,06%	3,25%
Term Deposit BI	2,95%	2,93%
Bank Indonesia Deposit Facility (FASBI)	2,91%	2,77%
Foreign currencies		
United States Dollar		
Term Deposit BI	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,	
	2022	2021
Beginning balance	3.249.418	1.742.193
New financial assets purchased	2.839.945	3.248.648
Financial assets derecognized	(3.250.000)	(1.742.700)
Foreign exchange and other movements	1.392	1.277
Ending balance	2.840.755	3.249.418

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,	
	2022	2021
Beginning balance	389	4
New financial assets purchased	59	389
Financial assets derecognized	(389)	(4)
Ending balance	59	389

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai penempatan bank Indonesia dan bank lain yang diberikan yang dibentuk telah memadai pada tanggal-tanggal 31 Desember 2022 dan 2021.

Pada tanggal-tanggal 31 Desember 2022 dan 2021, seluruh penempatan pada Bank Indonesia dan bank lain digolongkan sebagai lancar.

Pada tanggal-tanggal 31 Desember 2022 dan 2021, 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, 2022		31 Desember/ December 31, 2021		
	Nilai nominal/ Nominal value	Nilai wajar/ Nilai tercatat/ Fair value/ Carrying value	Nilai nominal/ Nominal value	Nilai wajar/ Nilai tercatat/ Fair value/ Carrying value	
Biaya Perolehan diamortisasi					Amortized cost
Rupiah					Rupiah
Obligasi Korporasi	1.518.000	1.545.117	1.073.000	1.112.443	Corporate Bonds
Total - biaya perolehan diamortisasi	1.518.000	1.545.117	1.073.000	1.112.443	Total - amortized cost
Nilai wajar melalui penghasilan komprehensif lain					Fair value through other comprehensive income
Rupiah					Rupiah
Obligasi Pemerintah	1.837.814	1.989.150	2.061.784	2.297.815	Government Bonds
Obligasi Korporasi	1.346.000	1.357.910	513.500	530.135	Corporate Bonds
Mata uang asing					Foreign currency
Obligasi Pemerintah	77.838	65.681	14.253	14.130	Government Bonds
Total nilai wajar melalui penghasilan komprehensif lain	3.261.652	3.412.741	2.589.537	2.842.080	Total - fair value through other comprehensive income
Nilai wajar melalui laba rugi					Fair value through profit or loss
Rupiah					Rupiah
Obligasi Korporasi	-	-	257.400	256.214	Corporate Bonds
Obligasi Pemerintah	24.341	26.397	36.573	39.679	Government Bonds
Reksadana	100.000	102.005	-	-	Mutual Funds
Mata uang asing					Foreign currency
Obligasi Pemerintah	15.568	12.940	-	-	Government Bonds
Total - nilai wajar melalui laba rugi	139.909	141.342	293.973	295.893	Total - fair value through profit or loss
Total	4.919.561	5.099.200	3.956.510	4.250.416	Total
Dikurangi: cadangan kerugian penurunan nilai	-	(92)	-	(10)	Less: Allowance for impairment losses
Neto	4.919.561	5.099.108	3.956.510	4.250.406	Net

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, 2022 and 2021.

As of December 31, 2022 and 2021, all of the placements with Bank Indonesia and other banks are classified as current.

As of December 31, 2022 and 2021, 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

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

8. EFEK-EFEK (lanjutan)

b. Berdasarkan peringkat

Rincian peringkat obligasi korporasi dari PT Pemeringkat Efek Indonesia (PT Pefindo) atau PT Fitch Ratings Indonesia adalah sebagai berikut:

	31 Desember / December 31, 2022	
	Peringkat/ Rating	Total
Biaya Perolehan diamortisasi		
Rupiah		
Obligasi Berkelanjutan II Jasa Marga Tahap I Tahun 2020 Seri A	idAA	186.744
Obligasi Berkelanjutan I Semen Indonesia Tahap II Tahun 2019 Seri A	idAA+	135.311
Obligasi Berkelanjutan V Pegadaian Tahap II Tahun 2022 Seri A	idAAA	100.000
Obligasi Berkelanjutan V PNM Tahap I Tahun 2022 Seri A	idAA	100.000
Obligasi Berkelanjutan I Bank Mandiri Tahap I Tahun 2016 Seri C	idAAA	97.032
Obligasi Berkelanjutan III PLN Tahap IV Tahun 2019 Seri A	idAAA	92.265
Obligasi Berkelanjutan II Sarana Multi Infrastruktur Tahap V Tahun 2020 Seri B	idAAA	88.905
Obligasi Berkelanjutan V Tower Bersama Infrastructure Tahap IV Tahun 2022 Seri A	idAA+	70.000
Obligasi II Kereta Api Indonesia Tahun 2019 Seri A	idAA+	51.154
Obligasi Berkelanjutan I Bank Mandiri Taspen Tahap II Tahun 2021 Seri A	idAA	50.000
Obligasi Berkelanjutan III Protelindo Tahap I Tahun 2022 Seri A	idAAA	50.000
Obligasi Berkelanjutan I Indonesia Infrastructure Finance Tahap II Tahun 2020 Seri B	idAAA	40.255
Obligasi Berkelanjutan V Astra Sedaya Finance Tahap V Tahun 2022 Seri A	idAAA	40.000
Obligasi Berkelanjutan II Hutama Karya Tahap II Tahun 2022 Seri B	idA	34.745
Obligasi Berkelanjutan II Sarana Multi Infrastruktur Tahap III Tahun 2019 Seri C	idAAA	30.813
Obligasi Berkelanjutan II Sarana Multi Infrastruktur Tahap II Tahun 2019 Seri C	idAAA	30.808
Obligasi Berkelanjutan II Sarana Multi Infrastruktur Tahap V Tahun 2020 Seri A	idAAA	30.175
Obligasi Berwawasan Lingkungan Berkelanjutan I Bank BRI Tahap I Tahun 2022 Seri C	idAAA	26.000
Obligasi Berkelanjutan III Bank BRI Tahap I Tahun 2019 Seri C	idAAA	25.550
Obligasi Berkelanjutan III Sarana Multi Infrastruktur Tahap I Tahun 2022 Seri A	idAAA	25.000

8. MARKETABLE SECURITIES (continued)

b. Based on rating

The ratings of corporate bonds from PT Pemeringkat Efek Indonesia (PT Pefindo) and PT Fitch Ratings Indonesia are as follows:

	31 Desember / December 31, 2021		
	Peringkat/ Rating	Total	Amortized cost Rupiah
			Continuing Bond II
			Jasa Marga Phase I
			Year 2020 Serie A
			Continuing Bond I
			Semen Indonesia
			Phase II Year 2019
			Serie A
			Continuing Bond V
			Pegadaian Phase II
			Year 2022 Serie A
			Continuing Bond V
			PNM Phase I
			Year 2022 Serie A
			Continuing Bond I
			Bank Mandiri Phase I
			Year 2016 Serie C
			Continuing Bond III
			PLN Phase IV
			Year 2019 Serie A
			Continuing Bond II
			Sarana Multi Infrastruktur
			Phase V Year 2020
			Serie B
			Continuing Bond V
			Tower Bersama Infrastructure
			Phase IV Year 2022
			Serie A
			Bond II
			Kereta Api Indonesia
			Year 2019 Serie A
			Continuing Bond I
			Bank Mandiri Taspen
			Phase II
			Year 2021 Serie A
			Continuing Bond III
			Protelindo Phase I
			Year 2022 Serie A
			Continuing Bond I
			Indonesia Infrastructure
			Finance Phase II
			Year 2020 Serie B
			Continuing Bond V
			Astra Sedaya Finance
			Phase V
			Year 2022 Serie A
			Continuing Bond II
			Hutama Karya Phase II
			Year 2022 Serie B
			Continuing Bond II
			Sarana Multi Infrastruktur
			Phase III Year 2019
			Serie C
			Continuing Bond II
			Sarana Multi Infrastruktur
			Phase II Year 2019
			Serie C
			Continuing Bond II
			Sarana Multi Infrastruktur
			Phase V Year 2020
			Serie A
			Green Continuing Bond I
			Bank BRI Phase I
			Year 2022 Serie C
			Continuing Bond III
			Bank BRI Phase I
			Year 2019 Serie C
			Continuing Bond III
			Sarana Multi Infrastruktur
			Phase I Year 2022
			Serie A

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

8. EFEK-EFEK (lanjutan)

b. Berdasarkan peringkat (lanjutan)

Rincian peringkat obligasi korporasi dari PT Pemeringkat Efek Indonesia (PT Pefindo) atau PT Fitch Ratings Indonesia adalah sebagai berikut: (lanjutan)

	31 Desember / December 31, 2022		31 Desember/ December 31, 2021	
	Peringkat/ Rating	Total	Peringkat/ Rating	Total
Biaya Perolehan				
Diamortisasi (lanjutan)				
Rupiah (lanjutan)				
Obligasi Berkelanjutan III PLN Tahap VI Tahun 2020 Seri A	idAAA	22.363	idAAA	22.517
Obligasi Berkelanjutan III Bank BRI Tahap I Tahun 2016 Seri E	idAAA	21.312	idAAA	21.594
Obligasi II Kereta Api Indonesia Tahun 2019 Seri B	idAA+	20.605	-	-
Obligasi Berkelanjutan IV Astra Sedaya Finance Tahap III Tahun 2019 Seri C	idAAA	20.552	idAAA	20.831
Obligasi II Perusahaan Pengelola Aset Tahun 2022 Seri A	idAA	20.000	-	-
Obligasi II Perusahaan Pengelola Aset Tahun 2022 Seri B	idAA	20.000	-	-
Obligasi I Angkasa Pura I Tahun 2016 Seri C	idAAA	15.913	idAAA	16.112
Obligasi Berkelanjutan II Jasa Marga Tahap I Tahun 2020 Seri B	idAA	15.390	idAA-	15.517
Obligasi Berkelanjutan I Sarana Multi Infrastruktur Tahap I Tahun 2016 Seri C	idAAA	12.880	idAAA	13.074
Obligasi Berkelanjutan I Semen Indonesia Tahap II Tahun 2019 Seri B	idAA+	10.788	idAA+	10.988
Obligasi Berkelanjutan III PNM Tahap II Tahun 2019 Seri B	idAA	10.400	idA+	10.591
Obligasi I Kereta Api Indonesia Tahun 2017 Seri B	idAA+	10.325	idAA+	10.483
Obligasi Berkelanjutan I Indonesia Infrastructure Finance Tahap I Tahun 2019 Seri C	idAAA	10.255	idAAA	10.373
Obligasi Berkelanjutan I Indosat Tahap III Tahun 2015 Seri D	idAAA	5.561	idAAA	5.728
Obligasi Berkelanjutan III PLN Tahap III Tahun 2019 Seri C	idAAA	5.369	idAAA	5.472
Obligasi Berkelanjutan II Pupuk Indonesia Tahap I Tahun 2020 Seri C	AAA(idn)	5.260	-	-
Obligasi Berkelanjutan III PLN Tahap III Tahun 2019 Seri B	idAAA	5.185	idAAA	5.338
Obligasi I Angkasa Pura II Tahun 2016 Seri C	idAAA	5.164	-	-
Obligasi I PELINDO 1 Gerbang Nusantara Tahun 2016 Seri C	idAAA	3.038	idAA-	3.115
MTN I BRI Finance Tahun 2019	-	-	idAA-	30.891
Obligasi Berkelanjutan I Bank BJB Tahap I Tahun 2017 Seri B	-	-	idAA-	20.342

8. MARKETABLE SECURITIES (continued)

b. Based on rating (continued)

The ratings of corporate bonds from PT Pemeringkat Efek Indonesia (PT Pefindo) and PT Fitch Ratings Indonesia are as follows: (continued)

Amortized cost (continued)
Rupiah (continued)
Continuing Bond III PLN Phase VI Year 2020 Serie A
Continuing Bond III Bank BRI Phase I Year 2016 Serie E
Bond II Kereta Api Indonesia Year 2019 Serie B
Continuing Bond IV Astra Sedaya Finance Phase III Year 2019 Serie C
Bond II Perusahaan Pengelola Aset Year 2022 Serie A
Bond II Perusahaan Pengelola Aset Year 2022 Serie B
Bond I Angkasa Pura I Year 2016 Serie C
Continuing Bond II Jasa Marga Phase I Year 2020 Serie B
Continuing Bond I Sarana Multi Infrastruktur Phase I Year 2016 Serie C
Continuing Bond I Semen Indonesia Phase II Year 2019 Serie B
Continuing Bond III PNM Phase II Year 2019 Serie B
Bond I Kereta Api Indonesia Year 2017 Serie B
Continuing Bond I Indonesia Infrastructure Finance Phase I Year 2019 Serie C
Continuing Bond I Indosat Phase III Year 2015 Serie D
Continuing Bond III PLN Phase III Year 2019 Serie C
Continuing Bond II Pupuk Indonesia Phase I Year 2020 Serie C
Continuing Bond III PLN Phase III Year 2019 Serie B
Bond I Angkasa Pura II Year 2016 Serie C
Bond I PELINDO 1 Gerbang Nusantara Year 2016 Serie C
MTN I BRI Finance Year 2019
Continuing Bond I Bank BJB Phase I Year 2017 Serie B

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

8. EFEK-EFEK (lanjutan)

b. Berdasarkan peringkat (lanjutan)

Rincian peringkat obligasi korporasi dari PT Pemeringkat Efek Indonesia (PT Pefindo) atau PT Fitch Ratings Indonesia adalah sebagai berikut: (lanjutan)

	31 Desember / December 31, 2022		31 Desember/ December 31, 2021	
	Peringkat/ Rating	Total	Peringkat/ Rating	Total
Biaya Perolehan				
Diamortisasi (lanjutan)				
Rupiah (lanjutan)				
Obligasi Berkelanjutan V Sarana Multigriya Finansial Tahap II Tahun 2019 Seri A	-	-	idAAA	10.195
Obligasi Berkelanjutan I Semen Indonesia Tahap I Tahun 2017	-	-	idAA+	10.139
Total biaya perolehan diamortisasi		1.545.117		1.112.443

8. MARKETABLE SECURITIES (continued)

b. Based on rating (continued)

The ratings of corporate bonds from PT Pemeringkat Efek Indonesia (PT Pefindo) and PT Fitch Ratings Indonesia are as follows: (continued)

	31 Desember / December 31, 2022		31 Desember/ December 31, 2021		
	Peringkat/ Rating	Total	Peringkat/ Rating	Total	
Amortized cost (continued)					
Rupiah (continued)					
Continuing Bond V Sarana Multigriya Finansial Phase II Year 2019 Serie A					
Continuing Bond I Semen Indonesia Phase I Year 2017					
Total - amortized cost					

	31 Desember / December 31, 2022		31 Desember/ December 31, 2021		
	Peringkat/ Rating	Total	Peringkat/ Rating	Total	
Nilai wajar melalui penghasilan komprehensif lain					
Rupiah					
Obligasi Berkelanjutan II Wijaya Karya Tahap II Tahun 2022 Seri A	idA	150.659	-	-	Continuing Bond II Wijaya Karya Phase II Year 2022 Serie A
Obligasi Berkelanjutan VI Sarana Multigriya Finansial Tahap III Tahun 2022	idAAA	148.139	-	-	Continuing Bond VI Sarana Multi Finansial Phase III Year 2022
Obligasi Berkelanjutan III PT Pembangunan Perumahan Tahap II Tahun 2022 Seri B	idA	143.220	-	-	Continuing Bond III PT Pembangunan Perumahan Phase II Year 2022 Serie B
Obligasi Berkelanjutan I PT Angkasa Pura Tahap 1 Tahun 2021 Seri A	idAA+	100.757	idAA+	100.000	Continuing Bond I PT Angkasa Pura Phase I Year 2021 Serie A
Obligasi Berkelanjutan III PLN Tahap VI Tahun 2020 Seri A	idAAA	91.309	idAAA	93.387	Continuing Bond III PLN Phase VI Year 2020 Serie A
Obligasi Berkelanjutan II Sarana Multi Infrastruktur Tahap II Tahun 2019 Seri C	idAAA	62.268	idAAA	64.218	Continuing Bond II Sarana Multi Infrastructure Phase II Year 2019 Serie C
Obligasi Berkelanjutan V PNM Tahap I Tahun 2022 Seri B	idAA	57.764	-	-	Continuing Bond V PNM Phase I Year 2022 Serie B
Obligasi Berkelanjutan IV Chandra Asri Petrochemical Tahap I Tahun 2022 Seri A	idAA-	52.516	-	-	Continuing Bond IV Chandra Asri Petrochemical Phase I Year 2022 Serie A
Obligasi Berkelanjutan I Lontar Papyrus Pulp & Paper Industry Tahap II Tahun 2022 Seri B	idA	52.216	-	-	Continuing Bond I Lontar Papyrus Pulp & Paper Industry Phase II Year 2022 Serie B
Obligasi Berkelanjutan I Lontar Papyrus Pulp & Paper Industry Tahap II Tahun 2022 Seri C	idA	52.163	-	-	Continuing Bond I Lontar Papyrus Pulp & Paper Industry Phase II Year 2022 Serie C
Obligasi Berkelanjutan II Barito Pacific Tahap II Tahun 2022 Seri B	idA	51.724	-	-	Continuing Bond II Barito Pacific Phase II Year 2022 Serie B
Obligasi I BRI Finance Tahun 2022	idAA	49.436	-	-	Bond I BRI Finance Year 2022
Obligasi Berkelanjutan V Pegadaian Tahap II Tahun 2022 Seri B	idAAA	48.980	-	-	Continuing Bond V Pegadaian Phase II Year 2022 Serie B

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

8. EFEK-EFEK (lanjutan)

b. Berdasarkan peringkat (lanjutan)

Rincian peringkat obligasi korporasi dari PT Pemeringkat Efek Indonesia (PT Pefindo) atau PT Fitch Ratings Indonesia adalah sebagai berikut: (lanjutan)

	31 Desember / December 31, 2022		31 Desember/ December 31, 2021	
	Peringkat/ Rating	Total	Peringkat/ Rating	Total
Nilai wajar melalui penghasilan komprehensif lain (lanjutan) Rupiah (lanjutan)				
Obligasi Berkelanjutan II PT XL Axiata Tahap I Tahun 2022 Seri A	idAAA	30.271	-	-
Obligasi Berkelanjutan V Tower Bersama Infrastructure Tahap IV Tahun 2022 Seri B	idAA+	30.071	-	-
Obligasi Berkelanjutan II Sarana Multi Infrastruktur Tahap V Tahun 2020 Seri B	idAAA	25.260	-	-
Obligasi Berkelanjutan III PLN Tahap V Tahun 2019 Seri B	idAAA	22.878	idAAA	23.869
Obligasi Berkelanjutan III PLN Tahap II Tahun 2018 Seri B	idAAA	21.299	-	-
Obligasi Berkelanjutan I Semen Indonesia Tahap II Tahun 2019 Seri A	idAA+	20.810	-	-
Obligasi Berkelanjutan III PT Pembangunan Perumahan Tahap I Tahun 2021 Seri B	idA	20.229	-	-
Obligasi Berkelanjutan I Kereta Api Indonesia Tahap I Tahun 2022 Seri A	idAA+	20.200	-	-
Obligasi Berkelanjutan I Mayora Indah Tahap III Tahun 2018	idAA	20.159	idAA	20.812
Obligasi Berkelanjutan III Protelindo Tahap I Tahun 2022 Seri B	idAAA	19.705	-	-
Obligasi Berkelanjutan III Sarana Multi Infrastruktur Tahap I Tahun 2022 Seri B	idAAA	14.721	-	-
Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap I Tahun 2019	idBBB	10.464	idBBB	9.983
Obligasi Berkelanjutan III PLN Tahap III Tahun 2019 Seri C	idAAA	8.595	idAAA	8.866
Obligasi I Angkasa Pura I Tahun 2016 Seri C	idAAA	7.420	idAAA	7.468
Obligasi II Kereta Api Indonesia Tahun 2019 Seri B	idAA+	6.059	idAA+	6.444
Obligasi Berkelanjutan III PNM Tahap II Tahun 2019 Seri B	idAA	5.177	idA+	5.386
Obligasi Berkelanjutan I Bank Victoria Tahap II Tahun 2018	idA-	5.075	idA-	5.097
Obligasi Berkelanjutan II Hutama Karya Tahap I Tahun 2021 Seri A	idA	3.580	idA	3.502
Obligasi Berkelanjutan II Sarana Multi Infrastruktur Tahap III Tahun 2019 Seri D	idAAA	2.652	-	-
Obligasi Berkelanjutan I Hutama Karya Tahap I Tahun 2016	idAAA	2.134	idAAA	2.184

8. MARKETABLE SECURITIES (continued)

b. Based on rating (continued)

The ratings of corporate bonds from PT Pemeringkat Efek Indonesia (PT Pefindo) and PT Fitch Ratings Indonesia are as follows: (continued)

Fair value through other comprehensive income (continued) Rupiah (continued)
Continuing Bond II PT XL Axiata Phase I Year 2022 Serie A
Continuing Bond V Tower Bersama Infrastructure Phase IV Year 2022 Serie B
Continuing Bond II Sarana Multi Infrastruktur Phase V Year 2020 Serie B
Continuing Bond III PLN Phase V Year 2019 Serie B
Continuing Bond III PLN Phase II Year 2018 Serie B
Continuing Bond I Semen Indonesia Phase II Year 2019 Serie A
Continuing Bond III PT Pembangunan Perumahan Phase I Year 2021 Serie B
Continuing Bond I Kereta Api Indonesia Phase I Year 2022 Serie A
Continuing Bond I Mayora Indah Phase III Year 2018
Continuing Bond III Protelindo Phase I Year 2022 Serie B
Continuing Bond III Sarana Multi Infrastruktur Phase I Year 2022 Serie B
Continuing Subordinated Bond II Bank Victoria Phase I Year 2019
Continuing Bond III PLN Phase III Year 2019 Serie C
Bond I Angkasa Pura I Year 2016 Serie C
Bond II Kereta Api Indonesia Year 2019 Serie B
Continuing Bond III PNM Phase II Year 2019 Serie B
Continuing Bond I Bank Victoria Phase II Year 2018
Continuing Bond II Hutama Karya Phase I Year 2021 Serie A
Continuing Bond II Sarana Multi Infrastruktur Phase III Year 2019 Serie D
Continuing Bond I Hutama Karya Phase I Year 2016

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

8. EFEK-EFEK (lanjutan)

b. Berdasarkan peringkat (lanjutan)

Rincian peringkat obligasi korporasi dari PT Pemeringkat Efek Indonesia (PT Pefindo) atau PT Fitch Ratings Indonesia adalah sebagai berikut: (lanjutan)

	31 Desember / December 31, 2022			31 Desember/ December 31, 2021	
	Peringkat/ Rating	Total		Peringkat/ Rating	Total
Nilai wajar melalui penghasilan komprehensif lain (lanjutan) Rupiah (lanjutan)					
Obligasi Berkelanjutan III PNM Tahap II Tahun 2019 Seri A	-	-	idA+	51.335	
Obligasi Berkelanjutan II Lautan Luas Tahap I Tahun 2017	-	-	idA-	50.920	
Obligasi Berkelanjutan I Bank Mantap Tahap I Tahun 2019 Seri A	-	-	idAA	35.728	
Obligasi Berkelanjutan II Lautan Luas Tahap II Tahun 2017 Seri B	-	-	idA-	20.277	
Obligasi PLN XII Tahun 2010 Seri B	-	-	idAAA	10.331	
Obligasi Berkelanjutan I Mayora Indah Tahap II Tahun 2017	-	-	idAA	10.328	
Total - nilai wajar melalui penghasilan komprehensif lain		1.357.910			530.135

	31 Desember / December 31, 2022			31 Desember/ December 31, 2021	
	Peringkat/ Rating	Total		Peringkat/ Rating	Total
Nilai wajar melalui laba rugi Rupiah					
Reksadana Sequis Liquid Prima II	-	102.005	-	-	-
MTN Capital Financial Indonesia I Tahun 2021	-	-	idA	198.900	
MTN Pacific Strategic Financial I Tahun 2021	-	-	idA	57.314	
Total - nilai wajar melalui laba rugi		102.005			256.214

8. MARKETABLE SECURITIES (continued)

b. Based on rating (continued)

The ratings of corporate bonds from PT Pemeringkat Efek Indonesia (PT Pefindo) and PT Fitch Ratings Indonesia are as follows: (continued)

Fair value through other comprehensive income (continued) Rupiah (continued)
 Continuing Bond III PNM Phase II Year 2019 Serie A
 Continuing Bond II Lautan Luas Phase I Year 2017
 Continuing Bond I Bank Mantap Phase I Year 2019 Serie A
 Continuing Bond II Lautan Luas Phase II Year 2017 Serie B
 PLN Bond XII Year 2010 Serie B
 Continuing Bond I Mayora Indah Phase II Year 2017

Total - fair value through other comprehensive income

Fair value through profit or loss Rupiah
 Reksadana Sequis Liquid Prima II
 MTN Capital Financial Indonesia I Year 2021
 MTN Pacific Strategic Financial I Year 2021

Total - fair value through profit or loss

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

8. EFEK-EFEK (lanjutan)

c. Berdasarkan obligasi pemerintah

8. MARKETABLE SECURITIES (continued)

c. Based on government bonds

			Nilai tercatat/Carrying value	
			31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
	Tanggal jatuh tempo/ Maturity date	Suku bunga/ Interest rate		
Suku bunga tetap/Fixed rate				
Nilai wajar melalui penghasilan komprehensif lain/ Fair value through other comprehensive income				
Rupiah				
FR 0072	15 Mei 2036/May 15, 2036	8,25%	418.377	521.258
FR 0079	15 April 2039/April 15, 2039	8,38%	315.166	465.781
FR 0075	15 Mei 2038/May 15, 2038	7,50%	297.502	341.943
FR 0068	15 Maret 2034/March 15, 2034	8,375%	224.764	272.493
FR 0080	15 Juni 2035/June 15, 2035	7,50%	162.884	217.791
FR 0052	15 Agustus 2030/August 15, 2030	10,50%	115.974	123.480
FR 0058	15 Juni 2032/June 15, 2032	8,25%	82.209	62.552
FR 0091	15 April 2032/April 15, 2032	6,375%	65.377	18.119
FR 0050	15 Juli 2038/July 15, 2038	10,50%	62.230	63.945
FR 0045	15 Mei 2037/May 15, 2037	9,75%	56.530	105.516
FR 0083	15 April 2040/April 15, 2040	7,50%	37.062	29.200
FR 0040	15 September 2025/September 15, 2025	11,00%	33.399	36.162
FR 0087	15 Februari 2031/February 15, 2031	6,50%	31.474	-
FR 0082	15 September 2030/September 15, 2030	7,00%	23.218	15.561
FR 0054	15 Juli 2031/July 15, 2031	9,50%	23.049	24.014
FR 0071	15 Maret 2029/March 15, 2029	9,00%	20.022	-
FR 0073	15 Mei 2031/May 15, 2031	8,75%	7.769	-
FR 0078	15 Mei 2029/May 15, 2029	8,25%	7.324	-
FR 0093	15 Juli 2037/July 15, 2037	6,375%	4.820	-
			1.989.150	2.297.815
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%	51.760	14.130
INDON30O	14 Februari 2030/February 14, 2030	2,85%	13.921	-
			65.681	14.130

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

8. EFEK-EFEK (lanjutan)

c. Berdasarkan obligasi pemerintah (lanjutan)

	Tanggal jatuh tempo/ Maturity date	Suku bunga/ Interest rate	Nilai tercatat/Carrying value	
			31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Suku bunga tetap/Fixed rate				
Nilai wajar melalui laba rugi/ Fair value through profit or loss				
Rupiah				
FR 0074	15 Agustus 2032/August 15, 2032	7,50%	3.904	-
FR 0050	15 Juli 2038/July 15, 2038	10,50%	2.540	2.571
FR 0052	15 Agustus 2030/August 15, 2030	10,50%	2.367	2.520
FR 0073	15 Mei 2031/May 15, 2031	8,75%	2.220	-
FR 0071	15 Maret 2029/March 15, 2029	9,00%	2.125	-
FR 0093	15 Juli 2037/July 15, 2037	6,375%	2.103	-
FR 0058	15 Juni 2032/June 15, 2032	8,25%	2.055	2.234
FR 0083	15 April 2040/April 15, 2040	7,50%	1.433	2.086
FR 0054	15 Juli 2031/July 15, 2031	9,50%	1.386	1.564
FR 0068	15 Maret 2034/March 15, 2034	8,375%	1.237	2.243
FR 0091	15 April 2032/April 15, 2032	6,375%	870	12.079
FR 0082	15 September 2030/September 15, 2030	7,00%	862	2.075
FR 0072	15 Mei 2036/May 15, 2036	8,25%	661	2.085
FR 0045	15 Mei 2037/May 15, 2037	9,75%	532	1.907
FR 0097	15 Juni 2043/June 15, 2043	7,125%	504	-
FR 0075	15 Mei 2038/May 15, 2038	7,50%	462	1.949
FR 0079	15 April 2039/April 15, 2039	8,375%	332	2.256
FR 0098	15 Juni 2038/June 15, 2038	7,125%	331	-
FR 0080	15 Juni 2035/June 15, 2035	7,50%	258	2.094
FR 0078	15 Mei 2029/May 15, 2029	8,25%	215	-
FR 0087	15 Februari 2031/February 15, 2031	6,50%	-	2.016
			26.397	39.679
Suku bunga tetap/Fixed rate				
Nilai wajar melalui laba rugi/ Fair value through profit or loss				
Mata uang asing/Foreign currency				
INDON31N	28 Juli 2031/July 28, 2031	2,15%	12.940	-
			39.337	39.679
Total			2.094.168	2.351.624

d. Berdasarkan tingkat suku bunga rata-rata per tahun

d. Based on average interest rate per annum

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2022	2021	
Rupiah			Rupiah
Negotiable Certificate Deposit	-	7,03%	Negotiable Certificate Deposit
Obligasi Pemerintah	7,86%	6,78%	Government Bonds
Obligasi Korporasi	7,74%	7,07%	Corporate Bonds
Dolar Amerika Serikat			United States Dollar
Obligasi Pemerintah	2,27%	2,15%	Government Bonds

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

8. EFEK-EFEK (lanjutan)

- e. 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,	
	2022	2021
Saldo awal	1.112.443	251.831
Pengukuran kembali	(14.730)	(6.548)
Aset keuangan yang baru dibeli	517.404	1.134.310
Aset keuangan yang dihentikan pengakuannya	(70.000)	(267.150)
Saldo akhir	1.545.117	1.112.443

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,	
	2022	2021
Saldo awal	10	17
Pengukuran kembali	24	(25)
Aset keuangan yang baru dibeli	59	106
Aset keuangan yang dihentikan pengakuannya	(1)	(88)
Saldo akhir	92	10

8. MARKETABLE SECURITIES (continued)

- e. 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,	
	2022	2021
Saldo awal	1.112.443	251.831
Pengukuran kembali	(14.730)	(6.548)
Aset keuangan yang baru dibeli	517.404	1.134.310
Aset keuangan yang dihentikan pengakuannya	(70.000)	(267.150)
Saldo akhir	1.545.117	1.112.443

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,	
	2022	2021
Saldo awal	10	17
Pengukuran kembali	24	(25)
Aset keuangan yang baru dibeli	59	106
Aset keuangan yang dihentikan pengakuannya	(1)	(88)
Saldo akhir	92	10

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

8. EFEK-EFEK (lanjutan)

- e. Mutasi nilai tercatat dan cadangan kerugian penurunan nilai (lanjutan)

Mutasi nilai tercatat efek-efek dengan klasifikasi nilai wajar melalui penghasilan komprehensif lain (semua efek-efek dengan klasifikasi nilai wajar melalui penghasilan komprehensif lain adalah stage 1) adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2022	2021
Saldo awal	2.842.080	2.312.349
Pengukuran kembali	(92.272)	2.482
Aset keuangan yang baru dibeli	1.808.652	11.404.672
Aset keuangan yang dihentikan pengakuannya	(1.140.963)	(10.877.353)
Selisih kurs dan perubahan lainnya pengakuannya	(4.756)	(70)
Saldo akhir	3.412.741	2.842.080

Mutasi cadangan kerugian penurunan nilai efek-efek dengan klasifikasi nilai wajar melalui penghasilan komprehensif lain (semua efek-efek dengan klasifikasi nilai wajar melalui penghasilan komprehensif lain adalah stage 1) adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2022	2021
Saldo awal	184	41
Pengukuran kembali	(1)	113
Aset keuangan yang baru dibeli	645	45
Aset keuangan yang dihentikan pengakuannya	(97)	(15)
Saldo akhir	731	184

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai efek-efek yang dibentuk telah memadai pada tanggal-tanggal 31 Desember 2022 dan 2021.

8. MARKETABLE SECURITIES (continued)

- e. Movement of carrying amount and allowance for impairment losses (continued)

Movement of carrying value of securities classified as fair value through other comprehensive income (all securities classified as fair value through other comprehensive income are stage 1) are as follows:

Beginning balance
Remeasurement
New financial assets purchased
Financial assets derecognized
Foreign exchange and other movements
Ending balance

Movement of allowance of impairment losses of securities classified as fair value through other comprehensive income (all securities classified as fair value through other comprehensive income are stage 1) are as follows:

Beginning balance
Remeasurement
New financial assets purchased
Financial assets derecognized
Ending balance

Management believes that the amount of allowance for impairment losses on marketable securities is adequate as of December 31, 2022 and 2021.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

8. EFEK-EFEK (lanjutan)

f. Informasi lain

Perubahan keuntungan (kerugian) yang belum direalisasi 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,	
	2022	2021
Saldo awal, sebelum pajak tangguhan	(26.841)	58.634
Penambahan kerugian yang belum direalisasi selama tahun berjalan	(48.844)	(85.618)
Penambahan cadangan kerugian penurunan nilai	547	143
Total sebelum pajak tangguhan	(75.138)	(26.841)
Pajak tangguhan	16.691	5.937
Saldo akhir	(58.447)	(20.904)

Pada tanggal-tanggal 31 Desember 2022 dan 2021, seluruh efek-efek adalah diterbitkan oleh pihak ketiga dan digolongkan sebagai lancar.

Pada tanggal 31 Desember 2022 terdapat transaksi efek-efek yang dijual dengan janji untuk dibeli kembali dengan nilai nominal sebesar Rp900.000 (Catatan 20).

Pada tanggal 31 Desember 2021, tidak terdapat efek-efek yang dijaminkan.

Pada tanggal 31 Desember 2022 terdapat surat utang negara dalam transaksi efek-efek yang dijual dengan janji untuk 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)

f. Other information

Unrealized gains (losses) from changes in fair values and allowance for of securities classified as fair value through other comprehensive income are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2022	2021
Beginning balance, before deferred tax	(26.841)	58.634
Increase in unrealized loss during the year	(48.844)	(85.618)
Increase in allowance for impairment losses	547	143
Total before deferred tax	(75.138)	(26.841)
Deferred tax	16.691	5.937
Ending balance	(58.447)	(20.904)

As of December 31, 2022 and 2021, all of the marketable securities are issued by the third parties and classified as current.

As of December 31, 2022 there were securities transaction sold under repurchase agreement with nominal amount of Rp900,000 (Notes 20).

As of December 31, 2021, there were no marketable securities pledged as collateral.

As of December 31, 2022 government bonds under transaction securities sold under repurchase agreement with nominal amount of Rp900,000 (Notes 20).

Information regarding maturities and credit quality of marketable securities is disclosed in Note 39.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

9. EFEK-EFEK YANG DIBELI DENGAN JANJ DIJUAL KEMBALI

9. SECURITIES PURCHASED UNDER RESALE AGREEMENTS

				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

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

9. EFEK-EFEK YANG DIBELI DENGAN JANJ DIJUAL KEMBALI (lanjutan)

9. SECURITIES PURCHASED UNDER RESALE AGREEMENTS (continued)

				31 Desember/December 31, 2021			
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 FR 0056/ Government bonds FR 0056	355.520	27 Desember/ December 27, 2021	3 Januari/ January 3, 2022	392.693	(76)	392.617
Bank Indonesia	Obligasi Pemerintah VR 0034/ Government bonds VR 0034	267.586	28 Desember/ December 28, 2021	4 Januari/ January 4, 2022	255.239	(74)	255.165
Bank Indonesia	Obligasi Pemerintah FR 0077/ Government bonds FR 0077	200.084	31 Desember/ December 31, 2021	7 Januari/ January 7, 2022	210.050	(123)	209.927
Bank Indonesia	Obligasi Pemerintah VR 0038/ Government bonds VR 0038	185.202	28 Desember/ December 28, 2021	4 Januari/ January 4, 2022	176.294	(51)	176.243
Bank Indonesia	Obligasi Pemerintah VR 0042/ Government bonds VR 0042	164.799	29 Desember/ December 29, 2021	5 Januari/ January 5, 2022	156.342	(62)	156.280
Bank Indonesia	Obligasi Pemerintah FR 0070/ Government bonds FR 0070	132.480	30 Desember/ December 30, 2021	6 Januari/ January 6, 2022	140.896	(68)	140.828
Bank Indonesia	Obligasi Pemerintah FR 0046/ Government bonds FR 0046	109.866	29 Desember/ December 29, 2021	5 Januari/ January 5, 2022	118.318	(46)	118.272
Bank Indonesia	Obligasi Pemerintah FR 0043/ Government bonds FR 0043	66.240	30 Desember/ December 30, 2021	6 Januari/ January 6, 2022	70.720	(34)	70.686
Bank Indonesia	Obligasi Pemerintah VR 0058/ Government bonds VR 0058	50.021	31 Desember/ December 31, 2021	7 Januari/ January 7, 2022	47.659	(28)	47.631
Bank Indonesia	Obligasi Pemerintah VR 0062/ Government bonds VR 0062	50.021	31 Desember/ December 31, 2021	7 Januari/ January 7, 2022	47.545	(28)	47.517
Bank Indonesia	Obligasi Pemerintah FR 0040/ Government bonds FR 0040	32.342	28 Desember/ December 28, 2021	4 Januari/ January 4, 2022	38.416	(11)	38.405
Total		1.614.161			1.654.172	(601)	1.653.571

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI (lanjutan)

Pada tanggal-tanggal 31 Desember 2022 dan 2021, 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 2022 dan 2021, 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 2022 dan 2021 tidak diperlukan.

Pada tanggal-tanggal 31 Desember 2022 dan 2021, tidak terdapat efek-efek yang dibeli dengan janji dijual kembali yang dijaminkan.

Pada tanggal-tanggal 31 Desember 2022 dan 2021, tingkat suku bunga rata-rata per tahun adalah sebesar 3,56% dan 3,53%.

9. SECURITIES PURCHASED UNDER RESALE AGREEMENTS (continued)

As of December 31, 2022 and 2021, 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, 2022 and 2021, 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, 2022 and 2021 is not required.

As of December 31, 2022 and 2021, no securities purchased under resale agreements which are pledged as collateral.

As of December 31, 2022 and 2021, the average interest rate was 3.56% and 3.53%, respectively.

10. KREDIT YANG DIBERIKAN

a. Berdasarkan jenis

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Pihak Berelasi		
Rupiah		
Modal Kerja	141.995	148.586
Investasi	-	15.783
Konsumsi	908	377
	142.903	164.746
Pihak Ketiga		
Rupiah		
Modal Kerja	6.441.782	2.527.413
Investasi	2.750.023	733.062
Konsumsi	362.066	243.607
	9.553.871	3.504.082
Dolar Amerika Serikat		
Modal Kerja	52.471	40.507
Total	9.749.245	3.709.335
Cadangan kerugian penurunan nilai	(237.567)	(143.179)
Neto	9.511.678	3.566.156

10. LOANS

a. By type

Related Parties
Rupiah
Working Capital
Investment
Consumer
Third Parties
Rupiah
Working Capital
Investment
Consumer
United States Dollar
Working Capital
Total
Allowance for impairment losses
Net

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

10. KREDIT YANG DIBERIKAN (lanjutan)

10. LOANS (continued)

b. Berdasarkan sektor ekonomi

b. By economic sector

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Perdagangan, restoran dan hotel	2.515.435	892.655	Trading, restaurant and hotel
Industri pengolahan dan manufaktur	1.773.555	549.628	Industry processing and manufacturing
Jasa-jasa dunia usaha	1.234.470	632.046	Business services
Jasa-jasa sosial kemasyarakatan	922.427	258.372	Social/public services
Pertanian dan perkebunan	809.539	147.877	Agriculture and plantation
Transportasi, pergudangan dan komunikasi	688.486	450.509	Transportation, warehouse and communication
Konstruksi	620.032	230.576	Construction
Pertambangan	382.098	165.524	Mining
Listrik, gas dan air	180.283	131.053	Electricity, gas and water
Lain-lain	622.920	251.095	Others
Total	9.749.245	3.709.335	Total
Cadangan kerugian penurunan nilai	(237.567)	(143.179)	Allowance for impairment losses
Neto	9.511.678	3.566.156	Net

c. Berdasarkan jangka waktu perjanjian kredit

c. By term of credit agreements

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
≤ 1 tahun	4.447.812	1.943.346	≤ 1 year
> 1 - 2 tahun	841.663	319.854	> 1 - 2 years
> 2 - 5 tahun	1.841.247	726.902	> 2 - 5 years
> 5 tahun	2.618.523	719.233	> 5 years
Total	9.749.245	3.709.335	Total
Cadangan kerugian penurunan nilai	(237.567)	(143.179)	Allowance for impairment losses
Neto	9.511.678	3.566.156	Net

d. Berdasarkan jatuh tempo

d. By maturity date

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
≤ 1 tahun	5.132.532	2.243.625	≤ 1 year
> 1 - 2 tahun	401.368	165.852	> 1 - 2 years
> 2 - 5 tahun	1.837.296	642.122	> 2 - 5 years
> 5 tahun	2.378.049	657.736	> 5 years
Total	9.749.245	3.709.335	Total
Cadangan kerugian penurunan nilai	(237.567)	(143.179)	Allowance for impairment losses
Neto	9.511.678	3.566.156	Net

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

10. KREDIT YANG DIBERIKAN (lanjutan)

10. LOANS (continued)

e. Berdasarkan kolektibilitas

e. By collectability

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Lancar	9.509.514	3.555.300	Current
Dalam perhatian khusus	71.648	56.842	Special mention
Kurang lancar	39.299	55.916	Substandard
Diragukan	48.556	10.792	Doubtful
Macet	80.228	30.485	Loss
Total	9.749.245	3.709.335	Total
Cadangan kerugian Penurunan nilai	(237.567)	(143.179)	Allowance for impairment losses
Neto	9.511.678	3.566.156	Net

f. Berdasarkan penilaian secara kolektif dan individual

f. By assessment as collective and individual

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Individual	215.116	206.325	Individual
Kolektif	9.534.129	3.503.010	Collective
Total	9.749.245	3.709.335	Total
Cadangan kerugian penurunan nilai	(237.567)	(143.179)	Allowance for impairment losses
Neto	9.511.678	3.566.156	Net

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 2022/December 31, 2022			
	Stage 1	Stage 2	Stage 3	Total
Biaya perolehan diamortisasi				
Saldo awal	3.485.279	2.368	221.688	3.709.335
Transfer dari kerugian kredit ekspektasian 12 bulan (<i>stage 1</i>)	(276.103)	245.923	30.180	-
Transfer dari kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (<i>stage 2</i>)	2	(2.294)	2.292	-
Transfer dari kredit yang diberikan yang mengalami penurunan nilai (<i>stage 3</i>)	3.015	69.310	(72.325)	-
Total saldo awal setelah pengalihan	3.212.193	315.307	181.835	3.709.335
Aset keuangan baru yang diterbitkan atau dibeli	6.629.306	19.724	38.925	6.687.955
Aset keuangan yang dibayar dan dihentikan pengakuannya	(644.524)	(74)	(3.461)	(648.059)
Aset keuangan yang dihapus buku	-	-	(338)	(338)
Selisih kurs dan perubahan lainnya	352	-	-	352
Saldo akhir	9.197.327	334.957	216.961	9.749.245

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 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 (<i>stage 1</i>)	(276.103)	245.923	30.180	-	Transfer from 12 months expected credit loss (<i>stage 1</i>)
Transfer dari kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (<i>stage 2</i>)	2	(2.294)	2.292	-	Transfer from lifetime expected credit loss - unimpaired (<i>stage 2</i>)
Transfer dari kredit yang diberikan yang mengalami penurunan nilai (<i>stage 3</i>)	3.015	69.310	(72.325)	-	Transfer from impaired loans (<i>stage 3</i>)
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

	31 Desember 2021/December 31, 2021				
	Stage 1	Stage 2	Stage 3	Total	
Biaya perolehan diamortisasi					Amortized cost
Saldo awal	2.824.414	18.440	88.594	2.931.448	Beginning balance
Transfer dari kerugian kredit ekspektasian 12 bulan (<i>stage 1</i>)	(131.524)	81	131.443	-	Transfer from 12 months expected credit loss (<i>stage 1</i>)
Transfer dari kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (<i>stage 2</i>)	11.952	(16.711)	4.759	-	Transfer from lifetime expected credit loss - unimpaired (<i>stage 2</i>)
Transfer dari kredit yang diberikan yang mengalami penurunan nilai (<i>stage 3</i>)	8.451	-	(8.451)	-	Transfer from impaired loans (<i>stage 3</i>)
Total saldo awal setelah pengalihan	2.713.293	1.810	216.345	2.931.448	Total beginning balance after transfer
Aset keuangan baru yang diterbitkan atau dibeli	1.778.769	1.091	65.169	1.845.029	New financial assets issued or purchased
Aset keuangan yang dibayar dan dihentikan pengakuannya	(1.007.043)	(533)	(43.755)	(1.051.331)	Financial assets paid and derecognized
Aset keuangan yang dihapus buku	-	-	(16.071)	(16.071)	Financial assets written off
Selisih kurs dan perubahan lainnya	260	-	-	260	Foreign exchange and other movements
Saldo akhir	3.485.279	2.368	221.688	3.709.335	Ending balance

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 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 -					
tidak mengalami penurunan	-	(77)	77	-	Lifetime expected credit loss
nilai (stage 2)					- unimpaired (stage 2)
Transfer dari kredit yang diberikan					
yang mengalami penurunan					Transfer from impaired
nilai (stage 3)	2.581	23.298	(25.879)	-	loans (stage 3)
Total saldo awal					
setelah pengalihan	19.264	60.101	63.814	143.179	Total beginning balance after transfer
Pengukuran kembali bersih					
penyisihan kerugian	(9.239)	(3.521)	39.606	26.846	Net remeasurement of allowance
Aset keuangan baru yang					New financial assets issued
diterbitkan atau dibeli	26.451	7.845	38.471	72.767	or purchased
Aset keuangan yang dibayar dan					Financial assets paid
dihentikan pengakuannya*)	(2.324)	(6)	(2.745)	(5.075)	and derecognized*)
Total penambahan	14.888	4.318	75.332	94.538	Total addition
Aset keuangan yang dihapus buku					Financial assets written off
Selisih kurs dan	-	-	(338)	(338)	Foreign exchange
perubahan lainnya	188	-	-	188	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.

	31 Desember 2021/December 31, 2021				
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	28.947	210	74.441	103.598	Beginning balance
Pengalihan dari					Transfer from:
Kerugian kredit					
ekspektasian 12 bulan					Expected credit loss
(stage 1)	(54.855)	6	54.849	-	12 months (stage 1)
Kerugian kredit ekspektasian					
sepanjang umurnya -					
tidak mengalami penurunan	5.454	(7.551)	2.097	-	Lifetime expected credit loss
nilai (stage 2)					- unimpaired (stage 2)
Transfer dari kredit yang diberikan					
yang mengalami penurunan					Transfer from impaired
nilai (stage 3)	1.703	-	(1.703)	-	loans (stage 3)
Total saldo awal					
setelah pengalihan	(18.751)	(7.335)	129.684	103.598	Total beginning balance after transfer
Pengukuran kembali bersih					
penyisihan kerugian	63.713	7.467	(8.180)	63.000	Net remeasurement of allowance
Aset keuangan baru yang					New financial assets issued
diterbitkan atau dibeli	15.849	-	-	15.849	or purchased
Aset keuangan yang dibayar dan					Financial assets paid
dihentikan pengakuannya	(1.514)	(48)	(21.801)	(23.363)	and derecognized
Total penambahan (Catatan 30)	78.048	7.419	(29.981)	55.486	Total addition (Note 30)
Aset keuangan yang dihapus buku	-	-	(16.071)	(16.071)	Financial assets written off
Selisih kurs dan					Foreign exchange
perubahan lainnya	166	-	-	166	and other movements
Saldo akhir	59.463	84	83.632	143.179	Ending balance

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 2022 dan 2021.

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, 2022 and 2021.

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,		
	2022	2021	
Saldo awal	102.381	107.540	Beginning balance
Hapus buku tahun berjalan	338	16.071	Write off during the year
Penerimaan kembali kredit yang telah dihapusbuku	(314)	(3.326)	Recoveries of previously written-off loan
Hapus tagih tahun berjalan	(366)	(17.904)	Hair cut during the year
Saldo akhir	102.039	102.381	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,		
	2022	2021	
Rupiah			Rupiah
Modal kerja	14,82%	10,86%	Working capital
Investasi	9,68%	9,04%	Investment
Konsumsi	11,43%	10,35%	Consumer
Direksi dan karyawan	9,90%	10,30%	Directors and employees
Dolar Amerika Serikat			United States Dollar
Modal kerja	5,75%	6,5%	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 Rp361.255 dan Rp43.162 atau 1,54% - 14,55% dan 0,00% - 3,51% pada tanggal 31 Desember 2022 dan 2021.

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 Rp361,255 and Rp43,162 or 1.54% - 14.55% and 0.00% - 3.51% as of December 31, 2022 and 2021, respectively.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 2022 dan 2021 masing-masing sebesar 1,73% dan 2,62%.

NPL - Neto yang dimiliki Bank per 31 Desember 2022 dan 2021 masing-masing sebesar 0,55% dan 1,64%.

iii. Rasio Cadangan Kerugian Penurunan Nilai (CKPN) terhadap PPA Minimum yang dimiliki Bank per 31 Desember 2022 dan 2021, masing-masing sebesar 129% dan 175%.

iv. Rincian kredit bermasalah menurut sektor ekonomi adalah sebagai berikut:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Perdagangan, restoran dan hotel	82.917	39.389
Konstruksi	12.391	12.391
Industri pengolahan dan manufaktur	9.248	-
Pertambangan	9.000	3.000
Lain-lain	54.527	42.413
Total	168.083	97.193

Rincian kredit bermasalah menurut sektor ekonomi dan kolektibilitasnya adalah sebagai berikut:

	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
Konstruksi	-	-	12.391	12.391
Industri pengolahan dan manufaktur	9.248	-	-	9.248
Pertambangan	-	6.000	3.000	9.000
Lain-lain	-	36.432	18.095	54.527
Total	39.299	48.556	80.228	168.083

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, 2022 and 2021 are 1.73% and 2.62%, respectively.

NPL - Net of the Bank as of December 31, 2022 and 2021 are 0.55% and 1.64%, respectively.

iii. Allowance for impairment losses (CKPN) to minimum PPA ratio of the Bank as of December 31, 2022 and 2021, are 129% and 175%, respectively.

iv. The details of NPL by economic sector are as follows:

Trading, restaurant and hotel
 Construction
 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
 Industry processing and manufacturing
 Mining
 Others

Total

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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, 2021				
	Kurang lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Total	
Perdagangan, restoran dan hotel	17.976	7.792	13.621	39.389	Trading, restaurant and hotel
Konstruksi	-	-	12.391	12.391	Construction
Pertambangan	-	3.000	-	3.000	Mining
Lain-lain	37.940	-	4.473	42.413	Others
Total	55.916	10.792	30.485	97.193	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 2022 dan 2021, kredit telah dijamin oleh jaminan tunai berupa deposito dengan nilai masing-masing sebesar Rp552.351 dan Rp642.140 (Catatan 18).

- vi. Pada tanggal-tanggal 31 Desember 2022 dan 2021, saldo kredit yang direstrukturisasi dengan perpanjangan jangka waktu dan perubahan ketentuan kredit masing-masing sebesar Rp416.600 dan Rp420.743 dengan cadangan kerugian penurunan nilai masing-masing sebesar Rp110.212 dan Rp100.375.

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, 2022 and 2021, loans has been secured by cash collateral in form of time deposits amounting to Rp552,351 and Rp642,140, respectively (Note 18).

- vi. As of December 31, 2022 and 2021, the balance of loans restructured with extensions and change of credit terms amounting to Rp416,600 and Rp420,743, with allowance of impairment losses amounting to Rp110,212 and Rp100,375, 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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

10. KREDIT YANG DIBERIKAN (lanjutan)

I. Informasi lainnya (lanjutan)

Berikut ini adalah jenis dan jumlah kredit yang direstrukturisasi:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Penurunan suku bunga	10.308	12.272
Perpanjangan jangka waktu	15.925	13.441
Perpanjangan jangka waktu dan penurunan suku bunga	10.308	10.181
Perpanjangan jangka waktu dan skema restrukturisasi lain-lain	380.059	384.849
Total	416.600	420.743

Kredit yang direstrukturisasi berdasarkan kolektibilitas OJK adalah sebagai berikut:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Lancar	300.512	337.892
Dalam perhatian khusus	52.570	53.362
Kurang lancar	9.248	-
Diragukan	5.991	3.000
Macet	48.279	26.489
Total	416.600	420.743

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 2022 dan 2021, jumlah kredit yang telah direstrukturisasi akibat COVID-19 adalah masing - masing sebesar Rp405.403 dan Rp410.561.

- vii. Pada tanggal-tanggal 31 Desember 2022 dan 2021, 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
Total

Restructured loans based on the collectibility of OJK are as follows:

Current
Special mention
Substandard
Doubtful
Loss
Total

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, 2022 and 2021, the restructured loans due to COVID-19 is amounting to Rp405,403 and Rp410,561, respectively.

- vii. As of December 31, 2022 and 2021, there are no loans to related and third parties who are non-compliance or exceeding the legal lending limit (LLL) set by Bank Indonesia.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

11. PIUTANG BUNGA

Rincian piutang bunga adalah sebagai berikut:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Pihak berelasi (Catatan 35)		
Kredit yang diberikan	152	250
Pihak ketiga		
Efek-efek	56.662	47.629
Kredit yang diberikan	24.212	9.315
Penempatan pada Bank Indonesia dan bank lain	16	8
Total	81.042	57.202

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, 2022	31 Desember/ December 31, 2021
Rupiah	107.804	31.332
Mata uang asing	5.614	-
Total	113.418	31.332
Cadangan kerugian penurunan nilai	(92)	(42)
Saldo akhir	113.326	31.290

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 2022 dan 2021 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, 2022 and 2021 are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2022	2021	
Saldo awal	31.332	-	Beginning balance
Aset keuangan yang baru dibeli	347.312	31.332	New financial assets purchased
Aset keuangan yang dihentikan pengakuannya	(262.372)	-	Financial assets derecognized
Selisih kurs dan perubahan lainnya	(2.854)	-	Foreign exchange and other movements
Saldo akhir	113.418	31.332	Ending balance

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 2022 dan 2021 adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2022	2021
Saldo awal	42	-
Aset keuangan yang baru dibeli	92	42
Aset keuangan yang dihentikan pengakuannya	(42)	-
Saldo akhir	92	42

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, 2022	31 Desember/ December 31, 2021
Rupiah	107.804	31.332
Mata uang asing	5.614	-
Saldo akhir	113.418	31.332

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, 2022 and 2021 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

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

13. TAGIHAN DAN LIABILITAS DERIVATIF

Rincian transaksi derivatif mata uang asing pada adalah sebagai berikut:

13. DERIVATIVES RECEIVABLE AND PAYABLE

Detail of foreign currency derivative transactions are as follows:

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 ketiga				Third 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
PT Bank Danamon Indonesia Tbk	5.967.520	-	464	PT Bank Danamon Indonesia Tbk
Total Forward mata uang asing		425	464	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
PT Bank Danamon Indonesia Tbk	2.868.120	163	204	PT Bank Danamon Indonesia Tbk
Total Swap mata uang asing		358	368	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	

31 Desember/December 31, 2021				
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 ketiga				Third parties
Forward mata uang asing				Foreign currency forward
Dolar Amerika Serikat				United States Dollar
PT Bank Danamon Indonesia Tbk	1.650.950	-	254	PT Bank Danamon Indonesia Tbk
PT Indokemika Jayatama	1.650.950	251	-	PT Indokemika Jayatama
Total Forward mata uang asing		251	254	Total Foreign currency forward
Swap mata uang asing				Foreign currency swap
Dolar Amerika Serikat				United States Dollar
PT Kreta Indo Artha	563.372	58	-	PT Kreta Indo Artha
PT Bank Danamon Indonesia Tbk	562.960	1	48	PT Bank Danamon Indonesia Tbk
Total Swap mata uang asing		59	48	Total Foreign currency swap
		310	302	

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

13. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

Jangka waktu kontrak-kontrak tersebut di atas berkisar antara 4 hari - 182 hari.

Berdasarkan hasil penelaahan dan evaluasi manajemen Bank, seluruh tagihan derivatif pada tanggal 31 Desember 2022 dan 2021 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 - 182 days.

Based on the Bank's management review and evaluation, all derivative receivables as of December 31, 2022 and 2021 are classified as current.

Information with respect to maturity is disclosed in Note 39.

14. BEBAN DIBAYAR DIMUKA

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Jasa pemeliharaan software	4.405	3.778
Sewa	1.336	1.476
Promosi	1.116	1.466
Asuransi	970	-
Pemeliharaan gedung	552	1.086
Lain-lain	615	625
Total	8.994	8.431

14. PREPAID EXPENSES

Software maintenance fee
Rent
Promotion
Insurance
Building maintenance
Others
Total

15. ASET TETAP DAN ASET HAK GUNA - NETO

Aset tetap

15. FIXED ASSETS AND RIGHTS OF USE ASSETS - NET

Fixed Assets

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						Cost
Perangkat keras dan lunak	47.919	17.287	-	1.348	66.554	Hardware and software
Leasehold improvement	15.415	5.239	-	5.196	25.850	Leasehold improvement
Perabotan dan peralatan kantor	14.994	4.833	-	-	19.827	Office furniture and equipment
Kendaraan bermotor	765	15	-	-	780	Vehicles
	79.093	27.374	-	6.544	113.011	
Aset tetap dalam pembangunan	6.967	4.722	-	(6.659)	5.030	Fixed assets under construction
Total	86.060	32.096	-	(115)	118.041	Total
Kepemilikan langsung						Direct ownership
Akumulasi penyusutan						Accumulated depreciation
Perangkat keras dan lunak	28.440	8.880	-	-	37.320	Hardware and software
Perlengkapan dan peralatan kantor	10.568	2.300	-	-	12.868	Office furniture and equipment
Leasehold improvement	10.067	4.707	-	-	14.774	Leasehold improvement
Kendaraan bermotor	746	10	-	-	756	Vehicles
Total akumulasi penyusutan	49.821	15.897	-	-	65.718	Total accumulated depreciation
Nilai buku bersih	36.239				52.323	Net book value

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

15. ASET TETAP DAN ASET HAK GUNA - NETO
(lanjutan)

Aset tetap (lanjutan)

	31 Desember/December 31, 2021				
	Saldo awal/ Beginning Balance	Penambahan/ Additions	Pengurangan/ Disposals	Reklasifikasi/ Reclassification	Saldo akhir/ Ending Balance
Kepemilikan langsung					
Biaya perolehan					
Perangkat keras dan lunak	41.823	6.053	(5)	48	47.919
Leasehold improvement	13.420	1.769	-	226	15.415
Perabotan dan peralatan					
kantor	12.454	1.959	(19)	600	14.994
Kendaraan bermotor	765	-	-	-	765
	68.462	9.781	(24)	874	79.093
Aset tetap dalam pembangunan	874	6.967	-	(874)	6.967
Total	69.336	16.748	(24)	-	86.060
Kepemilikan langsung					
Akumulasi penyusutan					
Perangkat keras dan lunak	18.937	9.508	(5)	-	28.440
Perlengkapan dan peralatan					
kantor	8.042	2.542	(16)	-	10.568
Leasehold improvement	6.283	3.784	-	-	10.067
Kendaraan bermotor	744	2	-	-	746
Total akumulasi penyusutan	34.006	15.836	(21)	-	49.821
Nilai buku bersih	35.330				36.239

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 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%	Fixed assets under construction

	31 Desember 2021/December 31, 2021			
	Jumlah/ Amount	Estimasi tahun penyelesaian/ Estimated year of completion	Kisaran persentase penyelesaian/ Range percentage of completion	
Aset tetap dalam pembangunan	6.967	2022-2023	30%-50%	Fixed assets under construction

Penambahan aset tetap pada tanggal-tanggal 31 Desember 2022 dan 2021 terdiri dari renovasi bangunan kantor cabang, kursi, meja, AC, komputer, laptop dan printer yang digunakan untuk aktivitas operasional Bank.

Additions of fixed assets as of December 31, 2022 and 2021 consists of renovation of branch office buildings, chairs, desks, AC, computers, laptops and printers that used for the Bank's operational activities.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

15. ASET TETAP DAN ASET HAK GUNA - NETO
(lanjutan)

Aset tetap (lanjutan)

Beban penyusutan aset tetap adalah sebesar Rp15.897 dan Rp15.836 masing-masing untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2022 dan 2021 (Catatan 32).

Pada tanggal-tanggal 31 Desember 2022 dan 2021, jumlah tercatat bruto dari setiap aset tetap yang telah disusutkan penuh dan masih digunakan masing-masing adalah sebesar Rp42.681 dan Rp20.729 (tidak diaudit).

Pada tanggal 31 Desember 2022 dan 2021, Bank menjual aset tetapnya dengan nilai tercatat masing-masing sebesar RpNihil dan Rp3 dengan harga jual masing-masing sebesar RpNihil dan Rp1.

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 Rp35.074 masing-masing pada tanggal 31 Desember 2022 dan 2021. 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 2022 dan 2021.

Pada tanggal-tanggal 31 Desember 2022 dan 2021, tidak terdapat aset tetap Bank yang dijaminkan.

15. FIXED ASSETS AND RIGHTS OF USE ASSETS -
NET (continued)

Fixed Assets (continued)

Depreciation expense charged to operations amounted to Rp15,897 and Rp15,836 for the year ended December 31, 2022 and 2021 respectively (Note 32).

As of December 31, 2022 and 2021, the gross amount of fixed assets which have been fully depreciated and are still being used amounted to Rp42,681 and Rp20,729 respectively (unaudited).

In December 31, 2022 and 2021 the Bank sold fixed assets with carrying amount amounted to RpNil and Rp3 with selling price amounted to RpNil and Rp1, respectively.

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 Rp35,074 as of December 31, 2022 and 2021, 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, 2022 and 2021.

As of December 31, 2022 and 2021, there were no fixed assets pledged as collateral.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

15. ASET TETAP DAN ASET HAK GUNA - NETO
(lanjutan)

Aset hak guna

Aset hak guna pada tanggal 31 Desember 2022 adalah sebagai berikut:

	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

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	1.696	Buildings
Komputer dan mesin	5.218	2.826	Computer and machine
Kendaraan bermotor	2.849	471	Vehicles
Total	23.173	4.993	Total

Aset hak guna pada tanggal 31 Desember 2021 adalah sebagai berikut:

	Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Deductions	Saldo akhir/ Ending balance	
Harga perolehan					Cost
Bangunan	40.932	13.097	-	54.029	Buildings
Kendaraan bermotor	11.781	-	-	11.781	Vehicles
Komputer dan mesin	23.487	284	-	23.771	Computer and machine
Total harga perolehan	76.200	13.381	-	89.581	Total cost
Akumulasi penyusutan					Accumulated depreciation
Bangunan	9.393	12.084	-	21.477	Buildings
Kendaraan bermotor	2.606	2.937	-	5.543	Vehicles
Komputer dan mesin	4.392	4.221	-	8.613	Computer and machine
Total akumulasi penyusutan	16.391	19.242	-	35.633	Total accumulated depreciation
Nilai buku	59.809			53.948	Book value

Rights of use assets as of December 31, 2021 are as follows:

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 2021 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	12.084	2.237
Kendaraan bermotor	2.937	744
Komputer dan mesin	4.221	1.603
Total	19.242	4.584

Aset hak guna pada tanggal-tanggal 31 Desember 2022 dan 2021 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, 2021 are as follows:

	Beban bunga atas liabilitas sewa/ Interest expense on lease liabilities	
	2.237	Buildings
	744	Vehicles
	1.603	Computer and machine
Total	4.584	Total

Right of use assets as of December 31, 2022 and 2021 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, 2022	31 Desember/ December 31, 2021
Tagihan anjak piutang - neto	166.760	125.283
Agunan yang diambil alih	39.332	41.614
Setoran jaminan	5.628	5.352
Tagihan ATM bersama	3.730	1.559
Persediaan kantor	1.968	2.613
Uang muka pembelian barang	623	2.857
Lain-lain	1.181	602
Total	219.222	179.880

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 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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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,	
	2022	2021
Saldo awal	125.836	-
Aset keuangan yang baru dibeli	166.886	125.386
Aset keuangan yang dihentikan pengakuannya	(125.836)	-
Saldo akhir	166.886	125.836

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,	
	2022	2021
Saldo awal	103	-
Aset keuangan yang baru dibeli	126	103
Aset keuangan yang dihentikan pengakuannya	(103)	-
Saldo akhir	126	103

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

16. ASET LAIN-LAIN (lanjutan)

Aset lain-lain dari pihak berelasi pada tanggal-tanggal 31 Desember 2022 dan 2021 adalah masing-masing sebesar Rp2.239 dan Rp2.145 (Catatan 35).

16. OTHER ASSETS (continued)

Other assets from related parties as of December 31, 2022 and 2021, are Rp2,239 and Rp2,145, respectively (Note 35).

17. LIABILITAS SEGERA

17. LIABILITIES DUE IMMEDIATELY

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Tarikan dana ATM Bersama	21.127	6.839	ATM Bersama - withdrawal
Titipan dan transfer	2.801	1.241	Deposit and transfer
Bunga deposito jatuh tempo	37	1.002	Matured time deposits - interest
Lain-lain	722	23	Others
Total	24.687	9.105	Total

18. SIMPANAN DARI NASABAH

18. DEPOSITS FROM CUSTOMERS

	31 Desember/ December 31, 2022			
	Pihak Berelasi/ Related Parties	Pihak Ketiga/ Third Parties	Total	
Rupiah				Rupiah
Giro	3.080.316	1.321.363	4.401.679	Current accounts
Deposito	999.087	8.651.788	9.650.875	Time deposits
Tabungan	2.658	544.545	547.203	Saving accounts
	4.082.061	10.517.696	14.599.757	
Mata uang asing				Foreign currency
Giro	426.265	25.634	451.899	Current accounts
Deposito	65.440	340.213	405.653	Time deposits
Tabungan	798	4.718	5.516	Saving accounts
	492.503	370.565	863.068	
Total	4.574.564	10.888.261	15.462.825	Total

	31 Desember/ December 31, 2021			
	Pihak Berelasi/ Related Parties	Pihak Ketiga/ Third Parties	Total	
Rupiah				Rupiah
Giro	3.349.656	1.448.506	4.798.162	Current accounts
Tabungan	2.121	376.212	378.333	Saving accounts
Deposito	782.080	6.255.188	7.037.268	Time deposits
	4.133.857	8.079.906	12.213.763	
Mata uang asing				Foreign currency
Giro	102.562	18.229	120.791	Current accounts
Tabungan	21	2.807	2.828	Saving accounts
Deposito	93.626	71.028	164.654	Time deposits
	196.209	92.064	288.273	
Total	4.330.066	8.171.970	12.502.036	Total

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

18. SIMPANAN DARI NASABAH (lanjutan)

18. DEPOSITS FROM CUSTOMERS (continued)

a. Giro

a. Current accounts

Tingkat suku bunga per tahun adalah sebagai berikut:

The interest rate range per annum are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2022	2021
Rupiah	0,00-5,75%	0,00-4,00%
Dolar Amerika Serikat	0,00-3,75%	0,00-1,25%
Dolar Singapura	0,00%	0,00%
Dolar Australia	0,00-0,25%	0,10%
Euro Eropa	0,10%	-

Rupiah
United States Dollar
Singapore Dollar
Australian Dollar
European Euro

Pada tanggal-tanggal 31 Desember 2022 dan 2021, tidak terdapat giro yang dijadikan jaminan atas kredit yang diberikan dan bank garansi diterbitkan.

As of December 31, 2022 and 2021, there were no current accounts pledged as collateral for loans and bank guarantee issued.

Giro dari pihak yang berelasi diungkapkan dalam Catatan 35. Informasi mengenai jatuh tempo diungkapkan pada Catatan 39.

Current accounts from related parties are disclosed in Note 35. Information with respect to maturities is disclosed in Note 39.

b. Tabungan

b. Saving accounts

	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 currency
Tabina Perdana

Total

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

18. SIMPANAN DARI NASABAH (lanjutan)

18. DEPOSITS FROM CUSTOMERS (continued)

b. Tabungan (lanjutan)

b. Saving accounts (continued)

	31 Desember/ December 31, 2021		
	Pihak Berelasi/ Related Parties	Pihak Ketiga/ Third Parties	Total
Rupiah			
Tabina Perdana	1.974	319.945	321.919
Tabina Eksekutif	57	12.736	12.793
Tabungan Pinter	-	6.555	6.555
Tabunganku	-	1.533	1.533
Tabungan Simpel Zero	-	4.574	4.574
Tabungan Simpel	-	805	805
Tabungan Pinter Zero	-	7.045	7.045
Tabina Berjangka	90	3.563	3.653
Tabina Arisan	-	19.456	19.456
	2.121	376.212	378.333
Mata uang asing			
Tabina Perdana	21	2.807	2.828
Total	2.142	379.019	381.161

Rupiah
Tabina Perdana
Tabina Eksekutif
Tabungan Pinter
Tabunganku
Tabungan Simpel Zero
Tabungan Simpel
Tabungan Pinter Zero
Tabina Berjangka
Tabina Arisan

Foreign currency
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,	
	2022	2021
Rupiah	0,00-3,00%	0,00-3,00%
Dolar Amerika Serikat	0,00-1,50%	0,00-0,25%
Dolar Singapura	0,00%	0,00%
Euro Eropa	0,00%	-
Yen Jepang	0,00%	-
Dolar Australia	0,00%	-

Rupiah
United States Dollar
Singapore Dollar
European Euro
Japanese Yen
Australian Dollar

Pada tanggal-tanggal 31 Desember 2022 dan 2021, tidak terdapat tabungan yang dijadikan jaminan atas kredit yang diberikan dan bank garansi yang diterbitkan.

As of December 31, 2022 and 2021, 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, 2022		
	Pihak Berelasi/ Related Parties	Pihak Ketiga/ Third Parties	Total
Rupiah			
Deposito berjangka	764.087	8.395.030	9.159.117
Deposit on call	235.000	256.758	491.758
	999.087	8.651.788	9.650.875
Mata uang asing			
Deposito berjangka	65.440	340.213	405.653
Total	1.064.527	8.992.001	10.056.528

Rupiah
Time deposits
Deposit on call

Foreign currency
Time deposits

Total

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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, 2021			
	Pihak Berelasi/ Related Parties	Pihak Ketiga/ Third Parties	Total	
Rupiah				Rupiah
Deposit on call	-	142.117	142.117	Deposit on call
Deposito berjangka	782.080	6.113.071	6.895.151	Time deposits
	782.080	6.255.188	7.037.268	
Mata uang asing				Foreign currency
Deposito berjangka	93.626	71.028	164.654	Time deposits
Total	875.706	6.326.216	7.201.922	Total

Berdasarkan jangka waktu kontrak:

By periods of contract:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
≤ 1 bulan	7.289.829	4.779.461	≤ 1 month
> 1 - 3 bulan	2.042.152	1.888.534	> 1 - 3 months
> 3 - 6 bulan	482.209	283.671	> 3 - 6 months
> 6 - 12 bulan	242.338	250.256	> 6 - 12 months
Total	10.056.528	7.201.922	Total

Berdasarkan jatuh tempo:

By maturity date:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
≤ 1 bulan	7.932.349	5.295.915	≤ 1 month
> 1 - 3 bulan	1.651.679	1.596.089	> 1 - 3 months
> 3 - 6 bulan	350.288	98.574	> 3 - 6 months
> 6 - 12 bulan	122.212	211.344	> 6 - 12 months
Total	10.056.528	7.201.922	Total

Pada tanggal-tanggal 31 Desember 2022 dan 2021, jumlah deposito yang dijaminkan sebagai jaminan kredit yang diberikan masing-masing sebesar Rp552.351 dan Rp642.140 (Catatan 10). Sedangkan pada tanggal-tanggal 31 Desember 2022 dan 2021, jumlah deposito yang dijaminkan sebagai jaminan Bank Garansi diterbitkan masing-masing sebesar Rp480 (Catatan 34).

As of December 31, 2022 and 2021, time deposits pledged as loan collaterals amounted to Rp552,351 and Rp642,140 respectively (Note 10). While as of December 31, 2022 and 2021, time deposits pledged as Bank Guarantee issued collaterals amounted to Rp480, respectively (Note 34).

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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,	
	2022	2021
Rupiah	2,00-7,00%	2,00-6,25%
Dolar Amerika Serikat	0,25-3,75%	0,25-1,00%
Euro Eropa	0,15%	-

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:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2022	2021	
Rupiah	2,00-7,00%	2,00-6,25%	Rupiah
Dolar Amerika Serikat	0,25-3,75%	0,25-1,00%	United States Dollar
Euro Eropa	0,15%	-	European Euro

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, 2022	31 Desember/ December 31, 2021
Interbank Call Money	560.000	-
Giro	20.672	19.422
Deposito berjangka	11.400	7.650
Tabungan	9.546	-
Total	601.618	27.072

a. Giro

Tingkat suku bunga per tahun atas giro masing-masing berkisar antara 0,50% - 3,50% untuk 31 Desember 2022 dan 2021.

Pada tanggal-tanggal 31 Desember 2022 dan 2021, tidak terdapat giro yang dijadikan jaminan.

b. Deposito

Berdasarkan jangka waktu kontrak:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
≤ 1 bulan	11.400	7.650

19. DEPOSITS FROM OTHER BANKS

All deposits from other banks are third parties transactions in Rupiah currency, consist of:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Interbank Call Money	560.000	-	Interbank Call Money
Giro	20.672	19.422	Current accounts
Deposito berjangka	11.400	7.650	Time deposits
Tabungan	9.546	-	Savings
Total	601.618	27.072	Total

a. Current accounts

The interest rate range per annum of 0.50% - 3.50% for December 31, 2022 and 2021, respectively.

As of December 31, 2022 and 2021, there were no current accounts pledged as collateral.

b. Time Deposits

By periods of contract:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
≤ 1 bulan	11.400	7.650	≤ 1 month

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

19. SIMPANAN DARI BANK LAIN (lanjutan)

b. Deposito

Berdasarkan jatuh tempo:

	31 Desember/ December 31, 2022
≤ 1 bulan	11.400

Pada tanggal-tanggal 31 Desember 2022 dan 2021, tidak terdapat deposito dari bank lain yang dijadikan jaminan.

Tingkat suku bunga per tahun masing-masing berkisar antara 3.00%-5.50% dan 3,50% untuk 31 Desember 2022 dan 2021.

Informasi mengenai jatuh tempo diungkapkan pada Catatan 39.

c. Interbank call money

Tingkat suku bunga per tahun berkisar antara 2,78% - 6,10% untuk 31 Desember 2022.

Pada tanggal 31 Desember 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, 2021	
≤ 1 month	7.650	≤ 1 month

As of December 31, 2022 and 2021, there were no time deposits from other banks pledged as collateral.

The interest rate range per annum of 3.00%-5.50% and 3.50% as of December 31, 2022 and 2021, respectively.

Information with respect to maturities are disclosed in Note 39.

c. Interbank call money

The interest rate range per annum of 2.78% - 6.10% for December 31, 2022.

As of December 31, 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 JANJIAN DIBELI KEMBALI

20. SECURITIES SOLD UNDER REPURCHASE AGREEMENTS

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 Internasional 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

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

20. EFEK-EFEK YANG DIJUAL DENGAN JANJİ DİBELİ KEMBALI (lanjutan)

Pada tanggal 31 Desember 2022, tingkat suku bunga rata-rata per tahun adalah sebesar 5,76%.

Informasi mengenai sisa jangka waktu atas efek-efek yang dijual dengan janji dibeli kembali diungkapkan di Catatan 39.

20. SECURITIES SOLD UNDER REPURCHASE AGREEMENTS (continued)

As of December 31, 2022, the average interest rate was 5.76%.

Information regarding maturities of securities sold under repurchase agreements are disclosed in Note 39.

21. PERPAJAKAN

a. Utang pajak

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Pajak penghasilan			Income taxes
Pasal 4 (2)	10.988	8.923	Article 4 (2)
Pasal 21	2.268	2.254	Article 21
Pasal 23	161	131	Article 23
Pasal 25	5.637	2.374	Article 25
Pasal 26	1	-	Article 26
Pasal 29	3.987	11.412	Article 29
PPN	12	47	Value-added taxes
Total	23.054	25.141	Total

21. TAXATION

a. Taxes payable

b. Beban (manfaat) pajak terdiri dari:

b. Tax expense (benefit) consist of:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2022	2021	
Pajak kini	47.940	22.713	Current tax
Pajak tangguhan	(2.135)	(12.284)	Deferred tax
Total	45.805	10.429	Total

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 2022 dan 2021, adalah sebagai berikut:

c. The reconciliation between income before tax expense as shown in the statement of profit or loss and other comprehensive income and estimated taxable income as of December 31, 2022 and 2021 are as follows:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Laba sebelum beban pajak	202.853	50.177	Income before tax expense
Beda temporer:			Temporary differences:
Cadangan kerugian penurunan nilai			Allowance
kredit yang diberikan	(27.204)	43.244	for impairment losses of loans
Cadangan bonus dan tunjangan lain	26.146	-	Bonus accrual and other allowances
Cadangan kerugian penurunan nilai aset keuangan selain kredit yang diberikan	2.708	6.614	Allowance for impairment losses of financial assets other than loans
Imbalan kerja jangka panjang - neto	3.150	(55)	Long-term benefits - net
Penyusutan aset tetap	(67)	(1.152)	Depreciation of fixed assets

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 2022 dan 2021, adalah sebagai berikut: (lanjutan)

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Beda temporer: (lanjutan)		
Penyusutan aset hak guna dan beban bunga liabilitas sewa	2.005	1.289
Keuntungan yang belum direalisasi atas perubahan nilai wajar efek-efek yang diklasifikasikan sebagai nilai wajar melalui laba rugi	685	101
Cadangan kerugian penurunan nilai agunan yang diambil alih	2.282	-
Beda tetap:		
Beban umum dan administrasi	4.811	2.422
Sumbangan dan hadiah	543	600
Taksiran laba kena pajak	<u>217.912</u>	<u>103.240</u>
Beban pajak penghasilan	47.940	22.713
Pajak penghasilan yang dibayar - pasal 25	<u>(43.953)</u>	<u>(11.301)</u>
Utang pajak penghasilan badan	<u>3.987</u>	<u>11.412</u>

Perhitungan taksiran penghasilan kena pajak untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2022 dan 2021 menjadi dasar dalam pengisian Surat Pemberitahuan (SPT) Tahunan 2022 dan 2021.

Berdasarkan Undang-undang Nomor 2 Tahun 2020 tanggal 18 Mei 2020 tentang Kebijakan Keuangan Negara dan Stabilitas Sistem Keuangan untuk Penanganan Pandemi Corona Virus Disease 2019 (COVID-19) dan/atau Dalam Rangka Menghadapi Ancaman yang Membahayakan Perekonomian Nasional dan/atau Stabilitas Sistem Keuangan ("UU No. 2 Tahun 2020") mengatur mengenai penyesuaian tarif Pajak Penghasilan Wajib Pajak badan dalam negeri dan bentuk usaha tetap berupa penurunan tarif Pasal 17 ayat (1) huruf b Undang-undang mengenai Pajak Penghasilan menjadi sebesar 22% (dua puluh dua persen) yang berlaku pada Tahun Pajak 2020 dan Tahun Pajak 2021 dan sebesar 20% (dua puluh persen) yang mulai berlaku pada Tahun Pajak 2022, serta pengurangan lebih lanjut tarif pajak sebesar 3% untuk wajib pajak dalam negeri yang memenuhi persyaratan tertentu.

21. TAXATION (continued)

- c. The reconciliation between income before tax expense as shown in the statement of profit or loss and other comprehensive income and estimated taxable income as of December 31, 2022 and 2021 are as follows: (continued)

Temporary differences: (continued)
Depreciation of rights-of-use assets and interest expense on lease liabilities
Unrealized gain on changes in fair value of marketable securities classified as fair value through profit and loss
Allowance for impairment losses of foreclosed collateral
Permanent differences:
General and administrative expenses
Donation and gifts
Estimated taxable income
Corporate income tax expense
Income tax paid - article 25
Corporate income tax payable

Calculation of estimated taxable income for the year ended December 31, 2022 and 2021 were the basis for preparing annual tax returns for 2022 and 2021.

Based on Regulation Number 2 of 2020 dated May 18, 2020 related to State Financial Policy and Financial System Stability for Handling the 2019 Corona Virus Disease (COVID-19) Pandemic and/or in terms of Facing Threats that Endanger the National Economy and/or Financial System Stability ("Law No.2 Year 2020") regulates the adjustment of Corporate Income Tax rates for domestic taxpayers and permanent establishments in the form of lowering the rates of Article 17 (1) letter b of the Law on Income Tax to 22% (twenty two percent) which applies to the 2020 and 2021 Fiscal Year and is 20% (twenty percent) which applicable starting 2022 Fiscal Year, as well as a further reduction of the tax rate by 3% for domestic taxpayers who meet certain requirements.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

21. PERPAJAKAN (lanjutan)

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 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	
Aset pajak tangguhan					Deferred Tax Assets
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
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					Net unrealized gain from change in fair value of
nilai wajar melalui laba rugi	22	151	-	173	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					Net unrealized loss from change in fair value of
nilai wajar melalui penghasilan komprehensif lain - neto	5.937	-	10.754	16.691	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

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

21. PERPAJAKAN (lanjutan)

d. Aset (Liabilitas) Pajak Tangguhan - Neto
(lanjutan)

	31 Desember 2021/December 31, 2021			
	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
Aset pajak tangguhan				
Imbalan kerja jangka panjang	2.609	173	(94)	2.688
Cadangan kerugian penurunan nilai agunan yang diambil alih	3.346	334	-	3.680
Penyusutan aset tetap	291	(255)	-	36
Provisi legal	178	18	-	196
Cadangan kerugian penurunan nilai kredit yang diberikan	7.596	10.274	-	17.870
Cadangan kerugian penurunan nilai aset keuangan selain kredit yang diberikan	84	1.450	-	1.534
Keuntungan yang belum direalisasi atas perubahan nilai wajar efek-efek yang diklasifikasikan nilai wajar melalui laba rugi	-	22	-	22
	14.104	12.016	(94)	26.026
Liabilitas pajak tangguhan				
Kerugian yang belum direalisasi atas perubahan nilai wajar efek-efek yang diklasifikasikan nilai wajar melalui penghasilan komprehensif lain - neto	(11.747)	-	17.684	5.937
Penyusutan aset hak guna dan beban bunga liabilitas sewa	(158)	268	-	110
	(11.905)	268	17.684	6.047
Neto	2.199	12.284	17.590	32.073

Deferred Tax Assets
Long-term benefits
Allowance for impairment losses
of foreclosed collateral
Depreciation of fixed assets
Legal provision
Allowance for impairment losses
of loans
Allowance for impairment losses
on financial assets
other than loans
Net unrealized gain from
change in fair value of
marketable securities classified as
fair value through profit or loss

Deferred Tax Liabilities
Net unrealized loss from
change in fair value of
marketable securities classified
as fair value through other
comprehensive income - net
Depreciation of rights-of-use assets
and interest expense on
lease liabilities

Net

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,		
	2022	2021	
Laba sebelum beban pajak	202.853	50.177	Income before tax
Beban pajak penghasilan dengan tarif pajak yang berlaku	44.628	11.039	Income tax expense at the applicable tax rate
Beda tetap - neto	1.177	665	Permanent differences - net
Perubahan tarif pajak	-	(1.275)	Tax rate adjustments
Beban pajak - neto	45.805	10.429	Tax expense - net

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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.

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.

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 RpNihil masing-masing untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2022 dan 2021.

Liabilitas imbalan kerja per tanggal-tanggal 31 Desember 2022 dan 2021 berdasarkan perhitungan aktuarial yang dilakukan oleh aktuaris independen, Kantor Konsultan Aktuarial Steven & Mourits (dahulu PT Dayamandiri Dharmakonsilindo), berdasarkan laporannya Nomor 1037/ST-GG-PSAK24-INAP/III/2023 tertanggal 20 Maret 2023 dan 1023/ST-GG-PSAK24-INAP/III/2022 tertanggal 25 Maret 2022.

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 RpNil for year ended December 31, 2022 and 2021, respectively.

The employee benefits liabilities as of December 31, 2022 and 2021, were based on actuarial calculation performed by an independent actuary, Kantor Konsultan Aktuarial Steven & Mourits (formerly PT Dayamandiri Dharmakonsilindo), based on their reports Number 1037/ST-GG-PSAK24-INAP/III/2023 dated March 20, 2023 and 1023/ST-GG-PSAK24-INAP/III/2022 dated March 25, 2022, respectively.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

22. LIABILITAS IMBALAN KERJA (lanjutan)

Asumsi utama yang digunakan dalam perhitungan aktuaris adalah sebagai berikut:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Tingkat diskonto per tahun	7,35%	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	7,35%	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, 2022	31 Desember/ December 31, 2021	
Liabilitas program imbalan pasti	15.115	12.220	Defined benefit program obligation

Liabilitas program imbalan pasti

Jumlah liabilitas program imbalan pasti berdasarkan perhitungan aktuaris independen per tanggal-tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

Defined benefit obligation

The balance of defined benefit obligation based on the calculation from independent actuary as of December 31, 2022 and 2021, are as follows:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Nilai kini liabilitas program imbalan pasti	22.895	21.612	Present value of defined benefit program obligation
Nilai wajar aset program	(7.780)	(9.392)	Fair value of plan assets
Total	15.115	12.220	Total

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

22. LIABILITAS IMBALAN KERJA (lanjutan)

Liabilitas program imbalan pasti (lanjutan)

Perubahan nilai kini liabilitas program imbalan pasti adalah sebagai berikut:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Saldo awal	21.612	24.592
Beban jasa kini	4.980	4.731
Beban bunga	1.286	1.626
Biaya jasa lalu	-	(6.143)
Manfaat yang dibayarkan oleh program	(2.007)	(2.683)
Pembayaran imbalan kerja oleh Bank	(12)	(51)
Liabilitas yang harus diakui terkait pengakuan beban jasa lalu	368	141
Penyesuaian atas perubahan metode atribusi	(2.857)	-
(Keuntungan) kerugian aktuarial: perubahan asumsi demografi	-	-
perubahan asumsi keuangan	(519)	(398)
experience adjustments	44	(203)
Saldo akhir	22.895	21.612

Beban program imbalan pasti adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,	
	2022	2021
Beban jasa kini	4.980	4.731
Beban bunga	1.286	1.626
Penghasilan bunga aset program	(615)	(359)
Liabilitas yang harus diakui terkait pengakuan beban jasa lalu	368	141
Biaya jasa lalu	-	(6.143)
Manfaat tambahan yang dibayarkan	8	-
Penyesuaian atas perubahan metode atribusi	(2.857)	-
Beban imbalan kerja	3.170	(4)

Rekonsiliasi perubahan liabilitas program imbalan pasti selama periode/tahun berjalan adalah sebagai berikut:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Saldo awal	12.220	12.841
Beban imbalan kerja pada laporan laba rugi	3.170	(4)
Keuntungan pengukuran kembali imbalan kerja pada penghasilan komprehensif lain	(255)	(566)
Pembayaran imbalan kerja oleh Bank	(20)	(51)
Saldo akhir	15.115	12.220

22. EMPLOYEE BENEFITS LIABILITIES (continued)

Defined benefit obligation (continued)

The changes in present value of defined benefit obligation are as follows:

Beginning balance	24.592
Current service cost	4.731
Interest cost	1.626
Past service cost	(6.143)
Benefit paid by program	(2.683)
Benefit paid by Bank	(51)
Liabilities assumed due to recognition of past service cost	141
Adjustment due to change in benefits attribution method	-
Actuarial (gain) loss: changes in demographic assumptions	-
changes in financial assumptions	(398)
experience adjustments	(203)
Ending balance	21.612

Defined benefit obligation expense are as follows:

Current service cost	4.731
Interest expense	1.626
Interest income from plan assets	(359)
Liabilities assumed due to recognition of past service cost	141
Past service cost	(6.143)
Excess benefit paid	-
Adjustment due to change in benefits attribution method	-
Employee benefit expense	(4)

The reconciliation of change of defined benefit obligation during the year are as follows:

Beginning balance	12.841
Employee benefits expenses charged in statement of profit or loss	(4)
Gain on remeasurement of employee benefits to other comprehensive income	(566)
Benefit paid by Bank	(51)
Ending balance	12.220

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

22. LIABILITAS IMBALAN KERJA (lanjutan)

Liabilitas program imbalan pasti (lanjutan)

Perubahan nilai wajar aset program adalah sebagai berikut:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Saldo awal	9.392	11.751	<i>Beginning balance</i>
Manfaat yang dibayarkan oleh aset program	(2.007)	(2.683)	<i>Benefit paid by plan assets</i>
Pendapatan bunga dari aset program	615	359	<i>Interest income from plan assets</i>
Imbal hasil atas aset program, tidak termasuk pendapatan bunga	(220)	(35)	<i>Return on plan assets, excluding interest income</i>
Saldo akhir	7.780	9.392	<i>Ending balance</i>

22. EMPLOYEE BENEFITS LIABILITIES (continued)

Defined benefit obligation (continued)

The change of fair value of plan assets are as follows:

Pengukuran kembali (kerugian) keuntungan di penghasilan komprehensif lain adalah sebagai berikut:

Remeasurement of (loss) gain in other comprehensive income are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2022	2021	
Saldo awal	(948)	(1.514)	<i>Beginning balance</i>
Keuntungan aktuarial atas liabilitas	475	601	<i>Actuarial gain on liability</i>
Imbal hasil atas aset program, tidak termasuk pendapatan bunga	(220)	(35)	<i>Return on plan assets, excluding interest income</i>
Saldo akhir	(693)	(948)	<i>Ending balance</i>

Seluruh portofolio investasi aset program pada tanggal-tanggal 31 Desember 2022 dan 2021 ditempatkan pada deposito dan obligasi pemerintah dengan jangka waktu kurang dari 1 tahun.

All of the investment portfolio of plan assets as of December 31, 2022 and 2021, are placed in the deposits and government bonds with maturity less than a year.

Durasi rata-rata tertimbang dari nilai kini liabilitas imbalan kerja diakhir periode pelaporan 31 Desember 2022 dan 2021 masing-masing adalah 14,55 tahun dan 14,01 tahun.

The weighted average duration of present value of benefit obligation at the end of reporting period December 31, 2022 and 2021 is 14.55 years and 14.01 years, respectively.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

22. LIABILITAS IMBALAN KERJA (lanjutan)

Liabilitas program imbalan pasti (lanjutan)

Berikut menunjukkan analisa sensitivitas nilai kini liabilitas imbalan kerja diasumsikan terdapat perubahan atas tingkat diskonto dan tingkat kenaikan gaji:

		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%
Dampak pada nilai kini liabilitas imbalan kerja		(1.586)	1.809	1.817	(1.622)
		Impact on present value employee benefit liabilities			
		31 Desember/December 31, 2021			
		Tingkat diskonto/ Discount Rate		Tingkat kenaikan gaji/ Salary increase rate	
		Kenaikan/ Increase 1%	Penurunan/ Decrease 1%	Kenaikan/ Increase 1%	Penurunan/ Decrease 1%
Dampak pada nilai kini liabilitas imbalan kerja		(1.710)	1.996	1.999	(1.745)
		Impact on present value employee benefit liabilities			

Analisis profil jatuh tempo pembayaran program imbalan pasti adalah sebagai berikut:

The sensitivity analysis of the present value of employee benefit liabilities in the assumed changes in the discount rate and salary increase:

Maturity profile analysis of payment defined benefit obligation are as follows:

31 Desember/ December 31, 2022		
1 tahun/ years	2 - 5 tahun/ years	> 5 tahun/ years
4.232	9.078	81.085
31 Desember/ December 31, 2021		
1 tahun/ years	2 - 5 tahun/ years	> 5 tahun/ years
2.087	10.857	50.113

23. UTANG BUNGA

23. INTEREST PAYABLES

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Rupiah			Rupiah
Deposito berjangka	19.405	11.768	Time deposits
Interbank Call Money	545	-	Interbank Call Money
Deposito on Call	234	50	On Call deposits
Tabungan	-	3	Savings
Mata uang asing			Foreign currency
Deposito berjangka	843	103	Time deposits
Total	21.027	11.924	Total

Pada tanggal-tanggal 31 Desember 2022 dan 2021, utang bunga kepada pihak berelasi masing-masing sebesar Rp1.230 dan Rp1.292 (Catatan 35).

As of December 31, 2022 and 2021, interest payable to related parties are Rp1,230 and Rp1,292, respectively (Note 35).

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

24. LIABILITAS LAIN-LAIN

	31 Desember/ December 31, 2022
Liabilitas sewa (Catatan 43)	36.706
Cadangan bonus, insentif, dan penghargaan	26.146
Setoran Jaminan	11.230
Cadangan kerugian penurunan nilai komitmen dan kontinjensi (Catatan 34)	8.572
Biaya yang masih harus dibayar	5.787
Provisi atas kredit yang belum dicairkan	2.840
Cadangan iuran OJK	2.343
Titipan realisasi lelang jaminan	1.513
Provisi legal (Catatan 38)	892
Lain-lain	102
Total	96.131

Liabilitas sewa merupakan nilai kini dari pembayaran kontrak sewa yang dilakukan oleh Bank.

Cadangan bonus, insentif dan penghargaan merupakan cadangan atas pembayaran bonus dan insentif kepada karyawan dan penghargaan kepada pengurus Bank.

Setoran Jaminan merupakan setoran yang dibayarkan oleh debitur untuk jaminan atas transaksi SKBDN.

Biaya yang masih harus dibayar merupakan akrual atas pembayaran barang dan jasa ke pihak ketiga.

Cadangan kerugian penurunan nilai komitmen dan kontinjensi merupakan cadangan yang dibentuk atas akun-akun liabilitas komitmen dan kontinjensi.

Cadangan iuran OJK merupakan cadangan atas pembayaran biaya tahunan ke OJK untuk periode triwulan IV yang akan dibayarkan di triwulan berikutnya.

Titipan realisasi lelang jaminan merupakan hasil penjualan agunan milik debitur yang belum diselesaikan dengan kredit yang diberikan.

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).

24. OTHER LIABILITIES

	31 Desember/ December 31, 2021	
	43.158	Lease liabilities (Note 43)
	4.133	Allowance for bonus, incentives, and appreciation
	-	Guarantee Deposits
	6.244	Allowance for impairment losses commitment and contingencies (Note 34)
	3.385	Accrued expense
	2.205	Provision for loan not yet disbursed
	2.977	Allowance for OJK
	49	Proceeds of collateral auction
	892	Legal provision (Note 38)
	-	Others
Total	63.043	Total

Lease liabilities represents the present value of the contract lease payments made by the Bank.

Allowance for bonus, incentives and appreciation are allowance for payment of bonus and incentives to employees and awards to the Bank's management.

Guarantee Deposits are deposits paid from customer for guarantee of SKBDN transaction.

Accrued expenses are accrued for payment of goods and services to third parties.

Allowance for impairment losses on commitments and contingencies is an allowance provided on commitment and contingent liability accounts.

Allowance for OJK is a accrual for annual fee payments to OJK for the fourth quarter period which will be paid in the following quarter.

Proceeds of collateral auction is a proceeds of the sale of the debtor's loan collateral which not yet settled to the loans.

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).

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

24. LIABILITAS LAIN-LAIN (lanjutan)

Pengungkapan liabilitas sewa adalah sebagai berikut:

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

24. OTHER LIABILITIES (continued)

Lease liabilities disclosed as follows:

Kategori aset pendasar	Saldo awal 1 Januari 2021/ Beginning balance January 1, 2021	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 2021/ Ending balance December 31, 2021	Category of underlying asset
Bangunan	24.144	4.207	2.237	(9.051)	21.537	Buildings
Kendaraan bermotor	9.264	-	744	(3.551)	6.457	Vehicles
Komputer dan mesin	18.756	255	1.603	(5.450)	15.164	Computer and machine
Total	52.164	4.462	4.584	(18.052)	43.158	Total

Analisis jatuh tempo liabilitas lain-lain terkait sewa untuk 31 Desember 2022 dan 2021.

Maturity analysis of other liabilities related with leases as of December 31, 2022 and 2021.

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
< 1 tahun	20.192	19.030	< 1 year
1 - 3 tahun	15.205	16.912	1 - 3 year
3 - 5 tahun	1.309	7.216	3 - 5 year
Total	36.706	43.158	Total

25. MODAL SAHAM

Susunan pemegang saham Bank dan kepemilikannya masing-masing pada tanggal 31 Desember 2022 adalah sebagai berikut:

25. CAPITAL STOCK

The composition of the Bank's shareholders and their respective ownership interest as of December 31, 2022 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 Pensiantama	1.334.124.622	22,47%	133.413	PT Indolife Pensiantama
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

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

25. MODAL SAHAM (lanjutan)

Susunan pemegang saham Bank dan kepemilikannya masing-masing pada tanggal 31 Desember 2021 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 Pensiontama	1.270.594.879	22,47%	127.059	PT Indolife Pensiontama
Liontrust S/A NS Asean Financials Fund - 869344007 *)	1.034.416.550	18,29%	103.442	Liontrust S/A NS Asean Financials Fund - 869344007 *)
PT Samudra Biru	933.704.159	16,51%	93.370	PT Samudra Biru
DBS Bank Ltd S/A LTSL as Trustee of NS Financial Fund *)	593.387.750	10,49%	59.339	DBS Bank Ltd S/A LTSL as Trustee of NS Financial Fund *)
PT Gaya Hidup Masa Kini	564.185.840	9,98%	56.419	PT Gaya Hidup Masa Kini
PT Philadel Terra Lestari	375.711.200	6,65%	37.571	PT Philadel Terra Lestari
Masyarakat (masing-masing dibawah 5%)	882.374.622	15,61%	88.238	Public (each below 5%)
Total	5.654.375.000	100,00%	565.438	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, 2021 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, 2022	31 Desember/ December 31, 2021	
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	-	Right issue III (2021)
Biaya emisi saham			Share issuance cost
Right issue III (2021)	(3.317)	-	Right issue III (2021)
Saldo akhir	1.707.342	551.512	Ending balance

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

26. TAMBAHAN MODAL DISETOR (lanjutan)

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa tanggal 4 November 2016, para pemegang saham Bank menyetujui untuk melakukan penambahan modal melalui Penawaran Umum Terbatas II (PUT II) dengan memberikan Hak Memesan Efek Terlebih Dahulu ("HMETD") kepada para pemegang saham Bank sejumlah 2.929.375.000 (dua miliar sembilan ratus dua puluh sembilan juta tiga ratus tujuh puluh lima ribu) lembar saham biasa atas nama dengan nominal Rp100 per lembar saham (nilai penuh) dengan harga pelaksanaan Rp240 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 II.

Pada tanggal 3 Februari 2017, Bank mendapatkan Surat Pemberitahuan Efektif atas PUT II tersebut dari OJK (Departemen Pasar Modal).

Berdasarkan Keputusan Rapat Dewan Komisaris tanggal 3 Mei 2017, meratifikasi persetujuan para pemegang saham Bank, Dewan Komisaris menyetujui untuk melakukan peningkatan modal ditempatkan dan disetor penuh melalui PUT II dari semula sebesar 2.725.000.000 lembar saham dengan total nilai nominal Rp272.500 menjadi 5.654.375.000 lembar saham dengan total nilai nominal Rp565.438.

Pada tanggal 20 Februari 2020, Bank telah mendapatkan persetujuan dari OJK atas peningkatan modal ditempatkan dan disetor penuh melalui PUT II. Berdasarkan persetujuan dari OJK tersebut, Bank melakukan reklasifikasi dari tambahan modal disetor ke modal saham sebesar Rp292.938.

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.

26. ADDITIONAL PAID-IN CAPITAL (continued)

Based on extraordinary meeting of shareholder dated November 4, 2016, the shareholders of the Bank approved the additional capital through the Limited Public Offering II (PUT II) with preemptive rights to the Bank's shareholders at 2,929,375,000 (two billion nine hundred twenty nine three hundred seventy five million) common registered shares with a nominal value of Rp100 per share (full amount) with exercise price of Rp240 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 II exercise.

On February 3, 2017, the Bank received Effective Notification Letter on PUT II from OJK (Capital Market Division).

Based on Decision of the Board of Commissioners Meeting dated May 3, 2017, ratified the Bank's shareholders decision, Board of Commissioners approved to increase the issued and fully paid capital stock through PUT II from 2,725,000,000 shares with total nominal value of Rp272,500 to 5,654,375,000 shares with total nominal value of Rp565,438.

On February 20, 2020, the Bank received approval letter from OJK regarding of the increase of the issued and fully paid capital stock through PUT II. Based on the approval from OJK, the Bank reclassified the additional paid-in capital to share capital amounting to Rp292,938.

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

26. TAMBAHAN MODAL DISETOR (lanjutan)

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.

Dana setoran modal

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Tambahan modal disetor <i>Right issue IV (2022)</i>	800.373	-
Biaya emisi saham <i>Right issue IV (2022)</i>	(5.665)	-
Tambahan modal disetor <i>Right issue III (2021)</i>	-	1.187.419
Biaya emisi saham <i>Right issue III (2021)</i>	-	(3.317)
Saldo akhir	794.708	1.184.102

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa tanggal 16 Juni 2021, para pemegang saham Bank menyetujui untuk melakukan penambahan modal melalui Penawaran Umum Terbatas III (PUT III) dengan memberikan 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 per lembar saham (nilai penuh) dengan harga pelaksanaan Rp4.200 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 III.

Pada tanggal 19 November 2021, Bank mendapatkan Surat Pemberitahuan Efektif atas PUT III tersebut dari OJK.

Pada tanggal 31 Desember 2021, Bank mencatat dana hasil PUT III sebesar Rp1.184.102 sebagai dana setoran modal karena belum diaktakan dan belum mendapatkan persetujuan dari OJK.

26. ADDITIONAL PAID-IN CAPITAL (continued)

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.

Capital deposit fund

	31 Desember/ December 31, 2021	
Tambahan modal disetor <i>Right issue IV (2022)</i>	-	Additional paid-in capital Right issue IV (2022)
Biaya emisi saham <i>Right issue IV (2022)</i>	-	Share issuance cost Right issue IV (2022)
Tambahan modal disetor <i>Right issue III (2021)</i>	1.187.419	Additional paid-in capital Right issue III (2021)
Biaya emisi saham <i>Right issue III (2021)</i>	(3.317)	Share issuance cost Right issue III (2021)
Saldo akhir	1.184.102	Ending balance

Based on extraordinary meeting of shareholder dated June 16, 2021, the shareholders of the Bank approved the additional capital through the Limited Public Offering III (PUT III) with pre-emptive rights to the Bank's shareholders at 282,718,750 (two hundred eighty two million seven hundred eighteen thousand seven hundred fifty) common registered shares with a nominal value of Rp100 per share (full amount) with exercise price of Rp4,200 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 III exercise.

On November 19, 2021, the Bank received Effective Notification Letter on PUT III from OJK.

As of December 31, 2021, Bank recorded the fund from PUT III amounting to Rp1,184,102 as capital deposit fund due to it has not been notarized nor obtained approval from OJK.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

26. TAMBAHAN MODAL DISETOR (lanjutan)

Dana setoran modal (lanjutan)

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.

26. ADDITIONAL PAID-IN CAPITAL (continued)

Capital deposit fund (continued)

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.

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.

27. PENGGUNAAN LABA NETO

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.

Berdasarkan Rapat Umum Pemegang Saham Bank tanggal 16 Juni 2021, Pemegang saham Bank menyetujui untuk mengalokasikan laba bersih tahun 2020 sebesar Rp3.875 sebagai cadangan umum.

Pada tanggal-tanggal 31 Desember 2022 dan 2021, cadangan umum Bank masing-masing sebesar Rp33.586 dan Rp25.636. 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 3, 2022, the shareholders of the Bank agreed to allocate the net income for year 2021 amounting to Rp7,950 as general reserve.

Based on the General Meeting of Shareholders of the Bank dated June 16, 2021, the shareholders of the Bank agreed to allocate the net income for year 2020 amounting to Rp3.875 as general reserve.

As of December 31, 2022 and 2021, the Bank's general reserves amounted to Rp33,586 and Rp25,636, 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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

28. PENDAPATAN BUNGA

28. INTEREST INCOME

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2022	2021	
Kredit yang diberikan	676.315	311.902	Loans
Efek-efek	328.710	255.683	Marketable securities
Penempatan pada Bank Indonesia dan bank lain	87.907	66.170	Placements with Bank Indonesia and other banks
Efek-efek yang dibeli dengan janji untuk dijual kembali	57.797	34.364	Securities purchased under resale agreements
Tagihan anjak piutang	13.659	2.477	Factoring receivables
Giro pada Bank Indonesia dan bank lain	8.362	2.738	Current account with Bank Indonesia and other banks
Total	1.172.750	673.334	Total

Pendapatan bunga yang diterima dari pihak berelasi untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp7.921 dan Rp10.569 atau masing-masing sebesar 0,68% dan 1,57% dari jumlah pendapatan bunga (Catatan 35).

Interest income from related parties for year ended December 31, 2022 and 2021 are Rp7,921 and Rp10,569 or 0.68% and 1.57% from total interest income, respectively (Note 35).

29. BEBAN BUNGA

29. INTEREST EXPENSE

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2022	2021	
Simpanan dari nasabah			Deposits from customer
Deposito berjangka	323.677	284.267	Time deposits
Giro	242.805	143.384	Current accounts
Tabungan	8.168	6.719	Saving accounts
	574.650	434.370	
Simpanan dari bank lain			Deposits from other banks
Interbank call money	1.350	630	Interbank call money
Giro	705	713	Current accounts
Deposito berjangka	200	225	Time deposits
	2.255	1.568	
Premi Lembaga Penjamin Simpanan (Catatan 36)	30.993	20.833	Deposit Insurance Agency Premium (Note 36)
Lain-lain	4.993	4.584	Others
Surat berharga	982	392	Securities
Total	613.873	461.747	Total

Beban bunga yang dibayarkan ke pihak berelasi untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp185.975 dan Rp139.821 atau masing-masing sebesar 30,30% dan 30,28% dari jumlah beban bunga (Catatan 35).

Interest expense from related parties for year ended December 31, 2022 and 2021 are Rp185,975 and Rp139,821 or 30.30% and 30.28% from total interest expense, respectively (Note 35).

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

30. PENYISIHAN KERUGIAN PENURUNAN NILAI

30. PROVISION FOR IMPAIRMENT LOSSES

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2022	2021	
Kredit yang diberikan (Catatan 10)	95.688	55.486	Loans (Note 10)
Komitmen dan kontinjensi (Catatan 34)	2.328	6.010	Commitments and contingencies (Note 34)
Aset lain-lain (Catatan 16)	2.307	103	Other assets (Note 16)
Efek-efek (Catatan 8)	629	136	Marketable securities (Note 8)
Tagihan akseptasi (Catatan 12)	50	42	Acceptance receivables (Note 12)
Giro pada bank lain (Catatan 6)	6	(62)	Current accounts with other banks (Note 6)
Penempatan pada Bank Indonesia dan bank lain (Catatan 7)	(330)	385	Placements with Bank Indonesia and other banks (Note 7)
Total	100.678	62.100	Total

31. BEBAN TENAGA KERJA

31. PERSONNEL EXPENSES

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2022	2021	
Gaji direksi dan karyawan	86.333	73.846	Directors and employee's salary
Bonus, insentif, dan penghargaan	27.873	5.746	Bonus, incentives, and appreciation
Tunjangan hari raya	12.103	4.485	Holidays allowance
Gaji dan upah tenaga kerja <i>outsourcing</i>	11.510	9.200	Salary and wage for outsourcing employee
Asuransi tenaga kerja	7.909	6.955	Employee's insurance
Imbalan kerja (Catatan 22)	3.170	(4)	Employee benefits (Note 22)
Honorarium komisaris	2.448	2.148	Commissioner compensation
Tunjangan karyawan	1.666	1.418	Employee's allowance
Lain-lain	646	692	Others
Total	153.658	104.486	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,		
	2022	2021	
Barang dan jasa	51.347	28.039	Good and services
Penyusutan aset tetap dan aset hak guna (Catatan 15)	39.070	35.078	Depreciation of fixed asset and rights of use assets (Note 15)
Pemeliharaan dan perbaikan	17.536	6.476	Repair and maintenance
Promosi	4.112	2.338	Promotion
Pendidikan dan pelatihan	3.895	581	Training and education
Sewa	3.259	4.273	Rent
Asuransi	781	972	Insurance
Pajak	353	276	Tax
Lain-lain	94	11	Others
Total	120.447	78.044	Total

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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,	
	2022	2021
Laba bersih tahun berjalan	157.048	39.748
Jumlah rata-rata tertimbang saham biasa yang beredar	5.937.093.750	5.654.375.000
Laba per saham dasar (nilai penuh)	26,45	7,03

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,	
	2022	2021
Laba bersih tahun berjalan	157.048	39.748
Jumlah rata-rata tertimbang saham biasa yang beredar	5.943.049.509	5.671.415.582
Laba per saham dilusian (nilai penuh)	26,43	7,01

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, 2022	31 Desember/ December 31, 2021	
Tagihan komitmen			Commitment receivables
Posisi pembelian spot dan derivatif yang masih berjalan	146.111	31.554	Buy spot and derivative on process
Lainnya	-	20.678	Others
Total tagihan komitmen	146.111	52.232	Total commitment receivables

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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, 2022	31 Desember/ December 31, 2021
Kewajiban komitmen		
Fasilitas kredit yang belum digunakan	(2.096.327)	(1.437.975)
Penjualan spot dan derivatif yang masih berjalan	(137.549)	(31.560)
<i>Irrevocable letters of credit</i> yang masih berjalan	(21.529)	(1.569)
Lainnya	-	(257.962)
Total kewajiban komitmen	(2.255.405)	(1.729.066)
Komitmen - neto	(2.109.294)	(1.676.834)
Kontinjensi		
Kewajiban kontinjensi Bank Garansi	(33.598)	(24.650)
Total kewajiban kontinjensi	(33.598)	(24.650)
Komitmen dan kontinjensi - neto	(2.142.893)	(1.701.484)

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
Others
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 2022 dan 2021 masing-masing sebesar Rp480. Sedangkan pada tanggal-tanggal 31 Desember 2022 dan 2021, 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, 2022 and 2021 are Rp480, respectively. While as of December 31, 2022 and 2021, 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 2022/December 31, 2022					
	Stage 1	Stage 2	Stage 3	Total	
Fasilitas kredit yang belum digunakan					Unused loan facilities
Saldo awal	1.436.925	-	1.050	1.437.975	Beginning balance
Transfer dari kerugian kredit ekspektasian 12 bulan (stage 1)	(1.847)	1.847	-	-	Transfer from 12 months expected credit loss (stage 1)
Transfer dari kredit yang diberikan yang mengalami penurunan nilai (stage 3)	993	57	(1.050)	-	Transfer from impaired loans (stage 3)
Total saldo awal setelah pengalihan	1.436.071	1.904	-	1.437.975	Total beginning balance after transfer
Aset keuangan baru yang diterbitkan atau dibeli	1.457.715	7.103	-	1.464.818	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya	(806.466)	-	-	(806.466)	Financial assets derecognized
Total	2.087.320	9.007	-	2.096.327	Total

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

34. KOMITMEN DAN KONTINJENSI (lanjutan)

Tabel berikut menyajikan perubahan nilai tercatat fasilitas kredit yang belum digunakan. (lanjutan)

34. COMMITMENTS AND CONTINGENCIES (continued)

The following table presents the changes in the carrying value of unused loan facility. (continued)

31 Desember 2021/December 31, 2021				
	Stage 1	Stage 2	Stage 3	Total
Fasilitas kredit yang belum digunakan				
Saldo awal	369.696	315	7	370.018
Transfer dari kerugian kredit ekspektasian 12 bulan (stage 1)	(1.551)	-	1.551	-
Transfer dari kredit yang diberikan yang mengalami penurunan nilai (stage 3)	508	-	(508)	-
Total saldo awal setelah pengalihan	368.653	315	1.050	370.018
Aset keuangan baru yang diterbitkan atau dibeli	1.118.387	-	-	1.118.387
Aset keuangan yang dihentikan pengakuannya	(50.115)	(315)	-	(50.430)
Total	1.436.925	-	1.050	1.437.975

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.

The following table presents the changes in the expected credit losses of unused loan facility.

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

31 Desember 2021/December 31, 2021				
	Stage 1	Stage 2	Stage 3	Total
Saldo awal	221	8	1	230
Transfer dari kerugian kredit ekspektasian 12 bulan (stage 1)	(5)	-	5	-
Transfer dari kredit yang diberikan yang mengalami penurunan nilai (stage 3)	6	-	(6)	-
Total saldo awal setelah pengalihan	222	8	-	230
Pengukuran kembali bersih penyisihan kerugian	889	5	5	899
Aset keuangan baru yang diterbitkan atau dibeli	5.058	-	-	5.058
Aset keuangan yang dihentikan pengakuannya	(58)	(13)	-	(71)
Total penambahan	5.889	(8)	5	5.886
Saldo akhir	6.111	-	5	6.116

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

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

34. KOMITMEN DAN KONTINJENSI (lanjutan)

Mutasi nilai tercatat *letter of credit* yang diterbitkan (semua *letter of credit* adalah *stage 1*) adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2022	2021	
Saldo awal	1.569	-	Beginning balance
Pengukuran kembali	727	-	Remeasurement
Aset keuangan yang baru diterbitkan	445.995	1.968	New financial assets issued
Aset keuangan yang dihentikan pengakuannya	(425.308)	(399)	Financial assets derecognized
Saldo akhir	22.983	1.569	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,		
	2022	2021	
Saldo awal	4	-	Beginning balance
Aset keuangan yang baru diterbitkan	14	6	New financial assets issued
Aset keuangan yang dihentikan pengakuannya	(4)	(2)	Financial assets derecognized
Saldo akhir	14	4	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,		
	2022	2021	
Saldo awal	24.650	15.209	Beginning balance
Aset keuangan yang baru diterbitkan	33.598	32.402	New financial assets issued
Aset keuangan yang dihentikan pengakuannya	(24.650)	(22.961)	Financial assets derecognized
Saldo akhir	33.598	24.650	Ending balance

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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,	
	2022	2021
Saldo awal	124	4
Aset keuangan yang baru diterbitkan	119	124
Aset keuangan yang dihentikan pengakuannya	(124)	(4)
Saldo akhir	119	124

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

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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>	Sewa dibayar dimuka, Aset lain-lain, Simpanan nasabah, Utang bunga, Beban Bunga, dan Beban umum dan administrasi/ <i>Prepaid expense, Other assets, Deposit from customers, Interest payable, Interest expense, and General and Administrative 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> <i>Interest income and Interest expense</i>
PT Indomarco Prismatama	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 BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 Indomobil Finance Indonesia	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 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>
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 / <i>Loans, Deposits from customers, Interest receivables, Interest payables, Interest income and Interest expense</i>

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

35. TRANSAKSI DENGAN PIHAK-PIHAK YANG BERELASI (lanjutan)

35. TRANSACTIONS WITH RELATED PARTIES (continued)

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Aset		
Kredit yang diberikan (Catatan 10)	142.903	164.746
Piutang bunga (Catatan 11)	152	250
Aset lain-lain (Catatan 16)	2.239	2.145
Total aset yang terkait dengan pihak berelasi	145.294	167.141
Persentase terhadap total aset	0,71%	1,11%
Liabilitas		
Simpanan dari nasabah (Catatan 18)	4.574.564	4.330.066
Utang bunga (Catatan 23)	1.230	1.292
Liabilitas lain-lain	11.263	14.907
Total liabilitas yang terkait dengan pihak berelasi	4.587.057	4.346.265
Persentase terhadap total liabilitas	27,00%	34,27%

Assets	
Loans (Note 10)	
Interest receivables (Note 11)	
Other assets (Note 16)	
Total assets associated with related parties	
Percentage to total assets	
Liabilities	
Deposits from customers (Note 18)	
Interest payable (Note 23)	
Other liabilities	
Total liabilities associated with related parties	
Percentage to total liabilities	

**Tahun yang berakhir pada tanggal 31 Desember/
Year ended December 31,**

	2022	2021
PENDAPATAN DAN BEBAN		
Pendapatan bunga (Catatan 28)	6.855	10.569
Beban bunga (Catatan 29)	185.975	139.821
Persentase terhadap jumlah pendapatan dan beban		
Pendapatan bunga	0,58%	1,57%
Beban bunga	30,30%	30,28%

INCOME AND EXPENSE	
Interest income (Note 28)	
Interest expense (Note 29)	
Percentage to total income and expense	
Interest income	
Interest expense	

Kompensasi kepada personel manajemen kunci

Compensation of key management personnel

Untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2022 dan 2021 gaji dan kompensasi lainnya (semuanya dalam bentuk imbalan jangka pendek) yang dibayarkan kepada Komisaris dan Direksi Bank masing-masing sejumlah Rp21.285 dan Rp16.430.

For the year ended December 31, 2022 and 2021 salaries and other benefits (all included as short-term compensations) of Commissioners and Directors of the Bank amounted to Rp21,285 and Rp16,430, respectively.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

36. SEGMENT OPERASI

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:

36. OPERATING SEGMENTS

Bank's segment information presented by type of business activities, such marketing and loans, treasury and trade finance. That segment activities become the basis of primary segment reporting information as follows:

31 Desember/ December 31, 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
31 Desember/ December 31, 2021					
	Pemasaran dan Kredit/ Marketing and Loans	Treasuri/ Treasury	Trade Finance	Total	
Pendapatan					Income
Pendapatan bunga	311.902	358.955	2.477	673.334	Interest income
Pendapatan operasional lainnya	4.230	75.831	1.072	81.133	Other operating income
Total pendapatan	316.132	434.786	3.549	754.467	Total income
Beban					Expense
Beban bunga	(459.787)	(1.960)	-	(461.747)	Interest expenses
Beban operasional lainnya	(61.476)	(458)	(166)	(62.100)	Other operating expenses
Total beban	(521.263)	(2.418)	(166)	(523.847)	Total expense
Pendapatan yang tidak dapat dialokasikan				16.239	Unallocated income
Beban yang tidak dapat dialokasikan				(196.682)	Unallocated expense
Laba sebelum beban pajak				50.177	Income before tax expense
Beban pajak				(10.429)	Tax expense
Laba bersih tahun berjalan				39.748	Net income for the year

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

36. SEGMENT OPERASI (lanjutan)

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: (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, 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

31 Desember/December 31, 2021					
	Pemasaran dan Kredit/ Marketing and Loans	Treasuri/ Treasury	Trade Finance	Total	
Aset					Assets
Aset segmen	3.701.005	11.057.165	31.290	14.789.460	Segment assets
Aset yang tidak dapat dialokasikan				266.390	Unallocated assets
Total aset				15.055.850	Total assets
Liabilitas					Liabilities
Liabilitas segmen	12.513.954	27.381	31.332	12.572.667	Segment liabilities
Liabilitas yang tidak dapat dialokasikan				109.508	Unallocated liabilities
Total liabilitas				12.682.175	Total liabilities

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 2022 dan 2021 yang dihitung sesuai dengan Peraturan Bank Indonesia adalah sebagai berikut:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Modal			Capital
Modal inti (Tier 1)			Core capital (Tier 1)
Modal inti utama (CET-1)	3.219.420	2.322.502	Common equity (CET-1)
Modal inti tambahan (AT-1)	-	-	Additional Tier (AT-1)
Total modal inti (Tier 1)	3.219.420	2.322.502	Total core capital (Tier 1)
Modal pelengkap (Tier 2)	115.332	39.879	Supplementary capital (Tier 2)
Total modal	3.334.752	2.362.381	Total capital
Aset tertimbang menurut risiko (ATMR):			Risk weighted assets (ATMR):
Risiko kredit setelah memperhitungkan risiko spesifik	10.316.480	3.983.089	Credit risk after taking the specific risk
Risiko pasar	1.654	131.098	Market risk
Risiko operasional	397.232	331.560	Operational risk
Total ATMR untuk risiko kredit, pasar dan operasional	10.715.366	4.445.747	Total ATMR for credit risk, market and operational
Rasio KPMM			Capital Adequacy Ratio
Rasio CET-1	30,04%	52,24%	CET-1 Ratio
Rasio Tier 1	30,04%	52,24%	Tier 1 Ratio
Rasio Tier 2	1,08%	0,90%	Tier 2 Ratio
Rasio Total	31,12%	53,14%	Total Ratio
Rasio Minimum CET-1	4,50%	4,50%	CET-1 Minimum Ratio
Rasio Minimum Tier 1	6,00%	6,00%	Tier 1 Minimum Ratio
Rasio KPMM Minimum berdasarkan profil risiko	9,00%	9,00%	Minimum CAR based on risk profile

- b. Rasio Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap total aset produktif pada tanggal-tanggal 31 Desember 2022 dan 2021 adalah masing-masing sebesar 1,25% dan 1,09%.**

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, 2022 and 2021 calculated in accordance with Bank Indonesia regulation are as follows:

- b. Allowance of impairment losses (CKPN) ratio of financial assets to total earning assets as of December 31, 2022 and 2021 amounting to 1.25% and 1.09%, respectively.**

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

38. INFORMASI LAINNYA (lanjutan)

- c. Rasio aset produktif bermasalah terhadap jumlah aset produktif pada tanggal-tanggal 31 Desember 2022 dan 2021 masing-masing adalah sebesar 0,79% dan 0,74%.
- d. Rasio kredit terhadap jumlah pendanaan (*Loan to funding ratio* - LFR) pada tanggal-tanggal 31 Desember 2022 dan 2021 masing-masing adalah sebesar 63,06% dan 29,67%.
- 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, 2022 and 2021 amounting to 0.79% and 0.74%, respectively.*
- d. *Loan to funding ratio (LFR) as of December 31, 2022 and 2021 amounting to 63.06% and 29.67%, 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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

38. INFORMASI LAINNYA (lanjutan)

Sampai dengan tanggal penyelesaian laporan keuangan ini, belum ada kesepakatan ataupun jawaban dari KPKNL atas penyelesaian sisa tagihan tersebut.

Pada tanggal 23 Februari 2017, Bank telah menerima tagihan atas piutang tersebut dari Kementerian Keuangan sebesar USD189.859,70 (nilai penuh). Bank telah melakukan pembayaran atas sebagian tagihan tersebut sebesar Rp740 pada tanggal 14 Maret 2017, sehingga sisa tagihan atas piutang per 31 Desember 2022 dan 2021 adalah sebesar Rp892 (Catatan 24).

38. OTHER INFORMATION (continued)

As of the completion of these financial statements, there is no deal or response from KPKNL on the settlement of remaining receivables.

In February 23, 2017, Bank received invoice of the receivables from 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 and 2021 is amounted to Rp892, respectively (Note 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.

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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. Assessing the risk and give opinion to all inherent risk before a transaction is decided or implemented including Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Legal Risk, Strategic Risk, Compliance Risk and Reputation Risk.*
- c. Prepare measurement concept and methods against composite risk which coming from all type of risk in accordance with the Financial Services Authority standard guidelines and the Bank risk management policy.*

Periodically, the Bank assesses eight type of risk as per the Financial Services Authority regulation. The risk assessment is conducted through self assessment process to produce a risk profile which consists of inherent risk and the quality of risk management.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 2022 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.

Kegiatan operasional Bank telah dan dapat terus terdampak oleh pandemi Covid-19. Dampak pandemi Covid-19 terhadap perekonomian global dan Indonesia berpengaruh terhadap pertumbuhan ekonomi, penurunan pasar modal, peningkatan risiko kredit, depresiasi nilai tukar mata uang asing dan terganggunya operasional kegiatan usaha. Pada tanggal 31 Desember 2022, pandemi berdampak terhadap operasi Bank dan kegiatan usaha secara keseluruhan, termasuk kinerja penjualan, restrukturisasi, kondisi pasar dan kondisi keuangan pelanggannya, dan lain-lain.

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, 2022, 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's operation has and may continue to be impacted by the outbreak of Covid-19 pandemic. The effects of Covid-19 pandemic to the global and Indonesian economy include effect to economic growth, decline in capital markets, increase in credit risk, depreciation of foreign currency exchange rates and disruption of business operation. As of December 31, 2022, the pandemic affects the Bank operations and overall business, include sales performance, restructuring, market condition and financial condition of its customers, etc.

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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.*

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 untuk dijual kembali pada tanggal-tanggal 31 Desember 2022 dan 2021.

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, 2022 and 2021.

31 Desember/December 31, 2022				
Keterangan Descriptions/	Eksposur maksimum/ Maximum Exposure	Agunan/ Collateral	Eksposur neto/ Net exposure	
Efek-efek yang dibeli dengan janji untuk dijual kembali	863.159	904.626	-	Securities purchased under resale agreements
31 Desember/December 31, 2021				
Keterangan Descriptions/	Eksposur maksimum/ Maximum Exposure	Agunan/ Collateral	Eksposur neto/ Net exposure	
Efek-efek yang dibeli dengan janji untuk dijual kembali	1.653.571	1.614.161	39.410	Securities purchased under resale agreements

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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, 2022			
	Jabodetabek	Luar/Outside Jabodetabek	Total	
Giro pada Bank Indonesia	1.391.514	-	1.391.514	Current account with Bank Indonesia
Giro pada bank lain	120.798	56.387	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	3.412.741	-	3.412.741	Fair value through other comprehensive income
Nilai wajar melalui laba rugi	141.342	-	141.342	Fair value through profit or loss
Efek-efek yang dibeli dengan janji untuk dijual kembali	863.159	-	863.159	Securities purchased under resale agreements
Kredit yang diberikan				Loans
Modal kerja	4.076.235	2.560.013	6.636.248	Working capital
Investasi	1.634.638	1.115.385	2.750.023	Investment
Konsumsi	228.942	134.032	362.974	Consumer
Tagihan akseptasi	113.418	-	113.418	Acceptance receivables
Tagihan derivatif	783	-	783	Derivative receivables
Piutang bunga	71.434	9.608	81.042	Interest receivables
Aset lain-lain*)	176.244	-	176.244	Other assets*)
Total	16.617.120	3.875.425	20.492.545	Total
Cadangan kerugian penurunan nilai	(139.227)	(98.715)	(237.942)	Allowance for impairment losses
Neto	16.477.893	3.776.710	20.254.603	Net

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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, 2021		
	Jabodetabek	Luar/Outside Jabodetabek	Total
Giro pada Bank Indonesia	1.638.794	-	1.638.794
Giro pada bank lain	41.928	175.490	217.418
Penempatan pada Bank Indonesia dan bank lain	3.249.418	-	3.249.418
Efek-efek			
Biaya perolehan diamortisasi	1.112.443	-	1.112.443
Nilai wajar melalui penghasilan komprehensif lain	2.842.080	-	2.842.080
Nilai wajar melalui laba rugi	295.893	-	295.893
Efek-efek yang dibeli dengan janji untuk dijual kembali	1.653.571	-	1.653.571
Kredit yang diberikan			
Modal kerja	1.834.310	882.196	2.716.506
Investasi	473.494	275.351	748.845
Konsumsi	109.871	134.113	243.984
Tagihan akseptasi	31.332	-	31.332
Tagihan derivatif	310	-	310
Piutang bunga	53.281	3.921	57.202
Aset lain-lain*)	132.299	-	132.299
Total	13.469.024	1.471.071	14.940.095
Cadangan kerugian penurunan nilai	(82.051)	(61.672)	(143.723)
Neto	13.386.973	1.409.399	14.796.372

*) 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

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

39. MANAJEMEN RISIKO (lanjutan)

39. RISK MANAGEMENT (continued)

Risiko kredit (lanjutan)

Credit risk (continued)

b) Jenis counterparties

b) Counterparty types

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 untuk							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
31 Desember/December 31, 2021							
	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	1.638.794	-	-	-	-	1.638.794	Bank Indonesia
Giro pada							Current accounts
bank lain - neto	-	217.418	-	-	-	217.418	with other banks - net
Penempatan pada							Placements with
Bank Indonesia	3.199.419	49.610	-	-	-	3.249.029	Bank Indonesia
dan bank lain - neto							and other banks - net
Efek-efek							Marketable securities
Biaya perolehan							Amortized cost - net
diamortisasi - neto	-	246.818	287.613	578.002	-	1.112.433	
Nilai wajar melalui							Fair value through
Penghasilan							other comprehensive
komprehensif							income - net
lain - neto	2.311.944	50.808	120.939	358.389	-	2.842.080	
Nilai wajar melalui							Fair value through
laba rugi	39.679	-	-	256.214	-	295.893	profit or loss
Efek-efek yang dibeli							Securities purchased
dengan janji untuk							under resale
dijual kembali	1.653.571	-	-	-	-	1.653.571	agreements
Kredit yang diberikan							Loans
Modal kerja - neto	-	-	177.505	1.751.839	711.126	2.640.470	Working capital - net
Investasi - neto	-	-	-	553.244	150.407	703.651	Investment - net
Konsumsi - neto	-	-	-	595	221.440	222.035	Consumer - net
Tagihan akseptasi							Acceptance receivables - net
- neto	-	-	-	31.290	-	31.290	
Tagihan derivatif		1	-	309	-	310	Derivative receivables
Piutang bunga	33.685	1.652	3.497	15.217	3.151	57.202	Interest receivables
Aset lain-lain*)	-	-	-	132.196	-	132.196	Other assets*)
Neto	8.877.092	566.307	589.554	3.677.295	1.086.124	14.796.372	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

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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, 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 belum digunakan	-	-	16	1.475.531	620.780	2.096.327	Unused loan facilities
Letter of Credit	-	-	-	21.529	-	21.529	Letter of credit
Neto	-	-	16	1.519.558	631.880	2.151.454	Net

31 Desember/December 31, 2021

	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	-	-	-	22.200	2.450	24.650	Bank guarantees
Fasilitas kredit yang belum digunakan	-	-	14.137	960.798	463.040	1.437.975	Unused loan facilities
Letter of Credit	-	-	-	1.569	-	1.569	Letter of credit
Neto	-	-	14.137	984.567	465.490	1.464.194	Net

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 2022 dan 2021 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, 2022 and 2021 without taking into account of any collateral held or other credit enhancements are as follows:

31 Desember/December 31, 2022						
	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	1.391.514	-	-	-	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 untuk 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

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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, 2021					
	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	
	Tingkat Tinggi/ <i>High Grade</i>					
Giro pada Bank Indonesia	1.638.794	-	-	-	1.638.794	Current account with Bank Indonesia
Giro pada bank lain	217.418	-	-	-	217.418	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	3.249.418	-	-	-	3.249.418	Placements with Bank Indonesia and other banks
Efek-efek						Marketable securities
Biaya perolehan diamortisasi	1.112.443	-	-	-	1.112.443	Amortized cost
Nilai wajar melalui penghasilan komprehensif lain	2.832.097	9.983	-	-	2.842.080	Fair value through other comprehensive income
Nilai wajar melalui laba rugi	295.893	-	-	-	295.893	Fair value through profit or loss
Efek-efek yang dibeli dengan janji untuk dijual kembali	1.653.571	-	-	-	1.653.571	Securities purchased under resale agreements
Kredit yang diberikan						Loans
Modal kerja	-	2.569.221	86	147.199	2.716.506	Working capital
Investasi	-	730.490	-	18.355	748.845	Investment
Konsumsi	2.186	183.382	2.282	56.134	243.984	Consumer
Tagihan akseptasi	-	31.332	-	-	31.332	Acceptance receivables
Tagihan derivatif	-	310	-	-	310	Derivative receivables
Piutang bunga	47.599	8.796	67	740	57.202	Interest receivables
Aset lain-lain*)	1.561	130.738	-	-	132.299	Other assets*)
Total	11.050.980	3.664.252	2.435	222.428	14.940.095	Total
Cadangan kerugian penurunan nilai	(544)	(53.989)	(5.558)	(83.632)	(143.723)	Allowance for impairment losses
Neto	11.050.436	3.610.263	(3.123)	138.796	14.796.372	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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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-

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

39. MANAJEMEN RISIKO (lanjutan)

Risiko kredit (lanjutan)

- (iv) Analisis umur kredit yang jatuh tempo tetapi tidak mengalami penurunan nilai pada tanggal-tanggal 31 Desember 2022 dan 2021:

	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

	31 Desember/December 31, 2021			
	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	-	86	-	86
Konsumsi	-	2.282	-	2.282
Total	-	2.368	-	2.368

Working capital
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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 2022 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, 2022 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*.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 untuk 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 untuk 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

*) 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

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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, 2021							
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	1.638.794	-	-	-	-	1.638.794	Current account with Bank Indonesia
Giro pada bank lain - neto	217.418	-	-	-	-	217.418	Current accounts with other banks - net
Penempatan pada Bank Indonesia dan bank lain - neto	-	-	-	3.249.029	-	3.249.029	Placements with Bank Indonesia and other banks - net
Efek-efek - neto	-	-	-	4.250.406	-	4.250.406	Marketable securities - net
Efek-efek yang dibeli dengan janji untuk dijual kembali	-	-	-	1.653.571	-	1.653.571	Securities purchased under resale agreements
Kredit yang diberikan - neto	409.930	1.762.156	1.391.819	2.186	65	3.566.156	Loans - net
Tagihan akseptasi - neto	-	-	-	-	31.290	31.290	Acceptance receivables - net
Tagihan derivatif	-	-	-	-	310	310	Derivative receivables
Piutang bunga	-	-	-	-	57.202	57.202	Interest receivables
Aset lain-lain*)	-	-	-	125.283	6.913	132.196	Other assets*)
Total aset keuangan	2.266.142	1.762.156	1.391.819	9.280.475	95.780	14.796.372	Total financial assets
Liabilitas Keuangan							Financial Liabilities
Liabilitas segera	-	-	-	-	9.105	9.105	Liabilities due immediately
Simpanan dari nasabah	12.168.243	332.236	1.557	-	-	12.502.036	Deposits from customers
Simpanan dari bank lain	27.072	-	-	-	-	27.072	Deposits from other banks
Liabilitas akseptasi	-	-	-	-	31.332	31.332	Acceptance Payable
Liabilitas derivatif	-	-	-	-	302	302	Derivative Payable
Utang bunga	-	-	-	-	11.924	11.924	Interest payables
Liabilitas lain-lain**)	-	-	-	43.158	6.362	49.520	Other liabilities**)
Total liabilitas keuangan	12.195.315	332.236	1.557	43.158	59.025	12.631.291	Total financial liabilities
Interest Gap	(9.929.173)	1.429.920	1.390.262	9.237.317	36.755	2.165.081	Interest Gap

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 2022	+/-0,59%	-/+47.210
31 Desember 2021	+/-0,23%	-/+23.902

39. RISK MANAGEMENT (continued)

Market Risk (continued)

(i) Interest rate risk (continued)

The following table demonstrates the sensitivity to a reasonable possible change in interest rates, with all other variables held constant, of the Bank's statement of profit or loss and other comprehensive income, based on *Assets & Liabilities Gap Report* for banking book. The sensitivity of the statement of profit or loss and other comprehensive income is the effect of the assumed changes in interest rates on the profit or loss for the period. The total sensitivity of profit or loss is based on the assumption that there are parallel shifts in the yield curve (unaudited).

	Perubahan Persentase/ Percentage Change	Pengaruh terhadap laporan laba rugi dan penghasilan komprehensif lain/ Impact to statement of profit or loss and other comprehensive income
December 31, 2022	+/-0,59%	-/+47.210
December 31, 2021	+/-0,23%	-/+23.902

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 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)

31 Desember 2021/December 31, 2021

	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	19.948.416	19.973.072	284.315	284.666	351	United States Dollar
Dolar Singapura	327.971	357.179	3.461	3.770	309	Singapore Dollar
Dolar Australia	54.290	21.607	562	224	338	Australian Dollar
Euro Eropa	23.800	-	384	-	384	European Euro
Dolar Hong Kong	195.298	-	357	-	357	Hong Kong Dollar
Yen Jepang	174.410	-	21	-	21	Japanese Yen
Poundsterling Inggris	24.825	-	478	-	478	Great Britain Poundsterling
Total					2.238	Total
Rasio PDN atas modal 31 Desember 2021 (Keseluruhan)					0,13%	Percentage of NOP to December 31, 2021 capital (Aggregate)

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 peningkatan 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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

39. MANAJEMEN RISIKO (lanjutan)

Risiko Likuiditas (lanjutan)

- (i) Analisa jatuh tempo aset dan liabilitas keuangan pada tanggal-tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

39. RISK MANAGEMENT (continued)

Liquidity Risk (continued)

- (i) The analysis of maturities of financial assets and liabilities as of December 31, 2022 and 2021, are as follows:

31 Desember/December 31, 2022								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	1.391.514	-	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 untuk 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 untuk 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

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

39. MANAJEMEN RISIKO (lanjutan)

39. RISK MANAGEMENT (continued)

Risiko Likuiditas (lanjutan)

Liquidity Risk (continued)

31 Desember/December 31, 2021								Accounts
Akun	Nilai Tercatat/ Carrying Value	Lainnyal/ 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	1.638.794	-	1.638.794	-	-	-	-	Current account with Bank Indonesia
Giro pada bank lain	217.418	-	217.418	-	-	-	-	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	3.249.418	-	3.249.418	-	-	-	-	Placement with Bank Indonesia and other banks
Efek-efek	4.250.416	-	-	-	250.486	1.684.468	2.315.462	Marketable securities
Efek-efek yang dibeli dengan janji untuk dijual kembali	1.653.571	-	1.653.571	-	-	-	-	Securities purchased under resale agreements
Kredit yang diberikan	3.709.335	-	227.688	209.532	1.806.405	807.974	657.736	Loans
Tagihan akseptasi	31.332	-	300	15.310	15.722	-	-	Acceptance receivables
Tagihan derivatif	310	-	251	59	-	-	-	Derivative receivables
Piutang bunga	57.202	-	15.921	22.610	18.671	-	-	Interest receivables
Aset lain-lain*)	132.299	-	61.982	61.513	3.452	5.352	-	Other assets*)
	14.940.095	-	7.065.343	309.024	2.094.736	2.497.794	2.973.198	
Cadangan kerugian penurunan nilai	(143.723)	(143.723)	-	-	-	-	-	Allowance of impairment losses
Total aset keuangan	14.796.372	(143.723)	7.065.343	309.024	2.094.736	2.497.794	2.973.198	Total financial assets
Liabilitas keuangan								Financial liabilities
Liabilitas segera	9.105	-	9.105	-	-	-	-	Liabilities due immediately
Simpanan nasabah	12.502.036	-	10.570.673	1.597.570	332.236	1.557	-	Deposits from customers
Simpanan dari bank Lain	27.072	-	27.072	-	-	-	-	Deposits from other banks
Liabilitas akseptasi	31.332	-	300	15.310	15.722	-	-	Acceptance payable
Liabilitas derivatif	302	-	254	48	-	-	-	Derivative payable
Utang bunga	11.924	-	8.144	2.939	841	-	-	Interest payables
Liabilitas lain-lain**)	49.520	-	-	25.339	53	24.128	-	Other liabilities**)
Total liabilitas keuangan	12.631.291	-	10.615.548	1.641.206	348.852	25.685	-	Total financial liabilities
Perbedaan jatuh tempo	2.165.081	(143.723)	(3.550.205)	(1.332.182)	1.745.884	2.472.109	2.973.198	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

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 2022 dan 2021 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, 2022 and 2021, based on undiscounted contractual payments:

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 untuk 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
31 Desember/December 31, 2021							
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	9.105	-	9.105	-	-	-	Liabilities due immediately
Simpanan nasabah	12.526.639	5.416.516	5.172.154	1.603.035	333.377	1.557	Deposits from customers
Simpanan dari bank lain	27.144	19.472	7.672	-	-	-	Deposits from other banks
Liabilitas akseptasi	31.332	-	300	15.310	15.722	-	Acceptance payable
Liabilitas derivatif	302	-	254	48	-	-	Derivative payable
Utang bunga	11.924	-	8.144	2.939	841	-	Interest payables
Liabilitas lain-lain*)	57.682	-	6.756	791	3.235	46.900	Other liabilities*)
Total liabilitas keuangan	12.664.128	5.435.988	5.204.385	1.622.123	353.175	48.457	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

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 2022 dan 2021: (lanjutan)

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, 2022 and 2021: (continued)

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					Commitment Payables and Contingencies
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
31 Desember/December 31, 2021					
	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					Commitment Payables and Contingencies
Fasilitas kredit yang belum digunakan	1.437.975	1.308.070	59.905	70.000	-
Bank garansi	24.650	1.000	5.500	18.150	-
Letter of Credit	1.569	-	-	1.569	-
Total	1.464.194	1.309.070	65.405	89.719	-

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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.

**PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)**

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 dikeluarkan. 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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

39. MANAJEMEN RISIKO (lanjutan)

Risiko lainnya (lanjutan)

Risiko hukum (lanjutan)

Proses pengendalian risiko hukum dilakukan dengan cara melakukan review secara berkala terhadap setiap kontrak dan perjanjian antara Bank dengan pihak lain, antara lain dengan cara melakukan penilaian kembali terhadap efektivitas proses *enforceability* untuk memastikan validitas hak dalam kontrak dan perjanjian yang telah dibuat. Identifikasi risiko hukum dilakukan pada seluruh aktivitas penghimpunan dan penyediaan dana, *treasury* dan investasi, operasional dan jasa, teknologi sistem informasi dan pengelolaan sumberdaya manusia. Setiap kejadian yang berpotensi menimbulkan risiko hukum, ditatausahakan dan diadministrasikan, selain untuk menilai tingkat risiko hukum yang dihadapi Bank, juga sebagai pembelajaran atas tiap kasus yang terjadi dan untuk mengantisipasi kemungkinan adanya tuntutan atau litigasi.

Untuk meminimalkan risiko hukum, Bank selalu melakukan pemantauan terhadap potensi munculnya litigasi/tuntutan hukum kepada Bank. Dalam setiap aktivitas, baik perkreditan, operasional maupun treasury, Bank juga selalu memperhatikan kelengkapan aspek hukum terutama yang berkaitan dengan aktivitas perikatan perjanjian dengan nasabah/debitur dan kelengkapan dokumen legalitas.

Sementara itu untuk menangani persoalan dan kasus hukum Bank telah menunjuk konsultan bidang hukum.

Terkait dengan penerapan manajemen risiko hukum, satuan kerja manajemen risiko juga melakukan kajian-kajian terkait dengan aktivitas Bank yang dapat meningkatkan eksposur risiko hukum serta memberikan rekomendasi dalam rangka memitigasi risiko tersebut.

Risiko reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan (*stakeholder*) yang bersumber dari persepsi negatif terhadap Bank. Persepsi negatif terhadap Bank dapat ditimbulkan oleh kejadian-kejadian yang menurunkan reputasi seperti keluhan nasabah atas produk dan jasa yang diberikan, kelemahan pada tatakelola dan budaya Bank serta praktek bisnis yang menyimpang dari standar.

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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, 2022		31 Desember/ December 31, 2021		
	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	99.128	99.128	81.103	81.103	Cash
Giro pada Bank Indonesia	1.391.514	1.391.514	1.638.794	1.638.794	Current account with Bank Indonesia
Giro pada bank lain - neto	177.179	177.179	217.418	217.418	Current account with other banks - net
Penempatan pada Bank Indonesia dan bank lain - neto	2.840.696	2.840.696	3.249.029	3.249.029	Placement with Bank Indonesia and other banks - net
Efek-efek - neto	1.545.025	1.546.392	1.112.433	1.127.668	Marketable securities - net
Efek-efek yang dibeli dengan janji untuk dijual kembali	863.159	863.159	1.653.571	1.653.571	Securities purchased under resale agreements
Kredit yang diberikan - neto	9.511.678	9.510.540	3.566.156	3.566.068	Loans - net
Piutang bunga	81.042	81.042	57.202	57.202	Interest receivables
Tagihan akseptasi - neto	113.326	113.326	31.290	31.290	Acceptance receivables - net
Tagihan derivatif	783	783	310	310	Derivative receivables
Aset lain-lain*)	176.118	176.118	132.196	132.196	Other assets*)
Nilai wajar melalui penghasilan komprehensif lain					Fair value through other comprehensive income
Efek-efek	3.412.741	3.412.741	2.842.080	2.842.080	Marketable securities
Nilai wajar melalui laba rugi					Fair value through profit or loss
Efek-efek	141.342	141.342	295.893	295.893	Marketable securities
Total aset keuangan	20.353.731	20.353.960	14.877.475	14.892.622	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

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 di bawah ini menunjukkan perbandingan per kategori atas nilai tercatat dan estimasi nilai wajar dari instrumen keuangan Bank: (lanjutan)

	31 Desember/ December 31, 2022	
	Nilai Tercatat/ Carrying Value	Nilai Wajar/ Fair Value
Liabilitas Keuangan		
Biaya perolehan diamortisasi		
Liabilitas segera	24.687	24.687
Simpanan nasabah	15.462.825	15.462.825
Simpanan dari bank lain	601.618	601.618
Efek-efek yang dijual dengan janji untuk dibeli kembali	905.895	905.895
Liabilitas akseptasi	113.418	113.418
Liabilitas derivatif	878	878
Utang bunga	21.027	21.027
Liabilitas lain-lain**)	56.066	56.066
Total liabilitas keuangan	17.186.414	17.186.414

*) 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

Berikut metode dan asumsi yang digunakan untuk perkiraan nilai wajar:

Nilai wajar aset dan liabilitas keuangan tertentu selain efek-efek dan kredit yang diberikan mendekati nilai tercatat karena instrumen keuangan tersebut memiliki jangka waktu jatuh tempo yang singkat dan/atau suku bunganya sering ditinjau ulang.

Nilai tercatat dari kredit yang diberikan dengan suku bunga mengambang dan nilai tercatat atas kredit jangka pendek dengan suku bunga tetap adalah perkiraan yang layak atas nilai wajar. Estimasi nilai wajar dengan suku bunga tetap berdasarkan model diskonto arus kas menggunakan kurva *yield* terkini yang tepat sesuai dengan sisa periode jatuh temponya.

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 table presents the comparison by category of carrying amounts and estimated fair values of the Bank's financial instruments: (continued)

	31 Desember/ December 31, 2021	
	Nilai Tercatat/ Carrying Value	Nilai Wajar/ Fair Value
Financial Liabilities		
Amortized cost		
Liabilities due immediately	9.105	9.105
Deposits from customer	12.502.036	12.502.036
Deposits from other banks	27.072	27.072
Securities sold under repurchase agreements	-	-
Acceptance payables	31.332	31.332
Derivative payables	302	302
Interest payable	11.924	11.924
Other liabilities**)	49.520	49.520
Total financial liabilities	12.631.291	12.631.291

*) 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

The following methods and assumptions are used to estimate the fair value:

Fair values of certain financial assets and liabilities other than marketable securities and loans are approximately the same with their carrying amounts due to the short-term maturities of these financial instruments and/or interest rate repriced frequently.

The carrying amounts of floating rate loans and short-term fixed rate loans were the reasonable approximation of its fair values. The estimated fair value of fixed rate loans are based on discounted cash flow method using current yield curve appropriate for the remaining term of maturity.

**PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)**

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)

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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 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:

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, 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	3.412.741	-	-	3.412.741	Fair value through
komprehensif lain					other comprehensive income
Nilai wajar melalui					Fair value through
laba rugi	141.342	-	-	141.342	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

31 Desember/December 31, 2021					
	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	2.842.080	-	-	2.842.080	Fair value through
komprehensif lain					other comprehensive income
Nilai wajar melalui					Fair value through
laba rugi	39.679	256.214	-	295.893	profit or loss
Aset yang disajikan sebesar nilai wajar					Assets where fair value are disclosed
Efek-efek					Marketable securities
Biaya perolehan diamortisasi - neto	1.127.668	-	-	1.127.668	Amortized cost
Kredit yang diberikan - neto	-	3.433.736	132.420	3.566.156	Loans - net
Total	4.009.427	3.689.950	132.420	7.831.797	Total

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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)

Aset dan Liabilitas Moneter dalam Mata Uang Asing (lanjutan)

Monetary Assets and Liabilities Denominated in Foreign Currencies (continued)

	31 Desember/ December 31, 2022		31 Desember/ December 31, 2021		
	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	224.750	3.499	129.660	1.848	United States Dollar
Dolar Singapura	43.162	500	8.655	91	Singapore Dollar
Dolar Australia	4.000	42	450	5	Australia Dollar
Dolar Hong Kong	1.000	2	1.000	2	Hong Kong Dollar
Euro Eropa	2.945	49	1.595	26	European Euro
Yen Jepang	1.002.000	118	2.000	-	Japanese Yen
		4.210		1.972	
Giro pada Bank Indonesia					Bank Indonesia
Dolar Amerika Serikat	2.000.000	31.135	2.550.000	36.344	United States Dollar
					Current account with other banks
Giro pada bank lain					
Dolar Amerika Serikat	7.105.552	110.616	13.417.337	191.231	United States Dollar
Dolar Singapura	306.002	3.547	319.316	3.370	Singapore Dollar
Euro Eropa	73.604	1.220	22.205	358	European Euro
Pound Sterling Inggris	29.779	559	24.825	478	Great Britain Pound Sterling
Dolar Australia	37.387	395	53.840	557	Australian Dollar
Dolar Hong Kong	194.048	387	194.298	355	Hong Kong Dollar
Yen Jepang	981.016	116	172.410	21	Japanese Yen
		116.840		196.370	
Kredit yang diberikan					Loans
Dolar Amerika Serikat	3.370.553	52.471	2.842.105	40.507	United States Dollar
Efek-efek					Marketable securities
Dolar Amerika Serikat	5.701.570	78.621	991.430	14.130	United States Dollar
Piutang bunga					Interest receivables
Dolar Amerika Serikat	64.952	1.011	17.896	255	United States Dollar
Tagihan derivatif					Derivative receivables
Dolar Amerika Serikat	50.328	783	21.679	309	United States Dollar
Total Aset		285.071		289.887	Total Assets
LIABILITAS					LIABILITIES
Simpanan dari nasabah					Deposits from customers
Dolar Amerika Serikat	55.046.329	857.159	19.942.101	284.279	United States Dollar
Dolar Singapura	372.860	4.323	357.180	3.770	Singapore Dollar
Euro Eropa	78.815	1.307	-	-	European Euro
Dolar Australia	20.814	220	21.607	224	Australian Dollar
Yen Jepang	500.000	59	-	-	Japanese Yen
		863.068		288.273	
Utang bunga					Interest Payable
Dolar Amerika Serikat	54.162	843	7.238	103	United States Dollar
Total Liabilitas		863.911		288.376	Total Liabilities

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

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 elektronik 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.

**PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)**

**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.

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 2022:

Efektif berlaku pada atau setelah tanggal 1 Januari 2023

- Amandemen PSAK No. 1, "Penyajian laporan keuangan tentang Pengungkapan Kebijakan Akuntansi"

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.

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, 2022 financial statements:

Effective on or after January 1, 2023

- Amendment of SFAS No. 1, "Presentation of financial statement - Disclosure of accounting policies"

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

42. STANDAR AKUNTANSI YANG TELAH DISAHKAN NAMUN BELUM BERLAKU EFEKTIF (lanjutan)

42. ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE (continued)

Efektif berlaku pada atau setelah tanggal 1 Januari 2023 (lanjutan)

Effective on or after January 1, 2023 (continued)

Amandemen ini memberikan panduan dan contoh 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 untuk mengungkapkan kebijakan akuntansi 'signifikan' entitas dengan persyaratan untuk mengungkapkan kebijakan akuntansi 'material' entitas dan menambahkan panduan tentang bagaimana entitas menerapkan konsep materialitas dalam membuat keputusan tentang pengungkapan kebijakan akuntansi.

This amendment provides guidance and examples to help entities apply materiality judgements to accounting policy disclosures. The amendment 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.

- Amandemen PSAK No. 25, "Kebijakan Akuntansi, Perubahan Estimasi Akuntansi, dan Kesalahan terkait Definisi Estimasi Akuntansi"

- Amendment of SFAS No. 25, "Accounting Policies, Changes in Accounting Estimates and Errors - Definition of Accounting Estimates"

Amandemen tersebut memperkenalkan definisi 'estimasi akuntansi' dan mengklarifikasi perbedaan antara perubahan estimasi akuntansi dan perubahan kebijakan akuntansi dan koreksi kesalahan. Amandemen tersebut juga mengklarifikasi bagaimana entitas menggunakan teknik pengukuran dan input untuk mengembangkan estimasi akuntansi.

The amendment introduces a definition of 'accounting estimates' and clarify the distinction between changes in accounting estimates and changes in accounting policies and the correction of errors. Also, they clarify how entities use measurement techniques and inputs to develop accounting estimates.

- Amandemen PSAK No. 46, "Pajak Penghasilan tentang Pajak Tangguhan Terkait Aset dan Liabilitas Yang Timbul Dari Transaksi Tunggal"

- Amendment of SFAS No. 46 "Income Taxes - Deferred Tax related to Assets and Liabilities arising from a Single Transaction"

Amandemen ini mengusulkan agar entitas mengakui aset maupun liabilitas pajak tangguhan pada saat pengakuan awalnya sebagai contoh dari transaksi sewa, untuk mengeliminasi perbedaan praktik saat ini atas transaksi tersebut dan transaksi lain yang serupa.

This amendment proposes that entities recognize deferred tax assets and liabilities at the time of initial recognition, for example from a lease transaction, to eliminate differences in current practice for such transactions and similar transactions.

- Amandemen PSAK No. 16 "Aset Tetap - Hasil sebelum Penggunaan yang Diintensikan"

- Amendments to SFAS No. 16, "Fixed Assets - Proceeds before Intended Use"

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.

The amendments prohibit entities to deduct 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.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

42. STANDAR AKUNTANSI YANG TELAH DISAHKAN NAMUN BELUM BERLAKU EFEKTIF (lanjutan)

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)

The Bank is presently evaluating and has not yet determined the effects of these accounting standards on its financial statements.

43. TAMBAHAN INFORMASI ARUS KAS

Perubahan pada liabilitas yang timbul dari aktivitas pendanaan pada laporan arus kas adalah sebagai berikut:

43. SUPPLEMENTARY CASH FLOW INFORMATION

Changes in liabilities arising from financing activities in the cash flow statement are as follows:

	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
	1 Januari 2021/ January 1, 2021	Arus kas/ Cash flow	Lain-lain/ Others	31 Desember 2021/ December 31, 2021	
Liabilitas sewa	52.164	(18.052)	9.046	43.158	Lease liabilities

44. PERISTIWA SETELAH PERIODE PELAPORAN

- Berdasarkan Akta Rapat Umum Pemegang Saham Luar Biasa No. 1 tanggal 9 Januari 2023, disetujui pengunduran diri Budijanto Soedarpo sebagai Direktur dan pengangkatan Henry Koenafi sebagai Direktur Bank. Keputusan pengangkatan ini akan menjadi efektif setelah mendapatkan persetujuan dari OJK.
- Pada tanggal 9 Januari 2023, Bank mengangkat Felix Suranta Tarigan sebagai Sekretaris Perusahaan.
- 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. Sampai dengan tanggal penyelesaian laporan keuangan ini, Bank belum mendapatkan persetujuan dari OJK terkait hal tersebut.

44. EVENT AFTER THE REPORTING PERIOD

- Based on the Deed of Extraordinary General Meeting of Shareholders No. 1 dated January 9, 2023, it was approved the resignation of Budijanto Soedarpo as Director and appointment of Henry Koenafi as Director of the Bank. This appointment decision will become effective after obtaining approval from OJK.
- On January 9, 2023, the Bank appointed Felix Suranta Tarigan as the Bank's Corporate Secretary.
- 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. Until the completion date of the financial statements, the Bank has not yet received approval from OJK regarding this matter.

PT BANK INA PERDANA TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 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, 2022 and
for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

45. REKLASIFIKASI AKUN DI LAPORAN KEUANGAN

Beberapa akun dalam laporan keuangan untuk tahun yang berakhir pada tanggal 31 Desember 2021 telah direklasifikasi agar sesuai dengan penyajian laporan keuangan untuk tahun yang berakhir pada tanggal 31 Desember 2022.

Dampak reklasifikasi terhadap laporan keuangan adalah sebagai berikut:

31 Desember/December 31, 2021				
	Sebelum Reklasifikasi/ Before Reclassification	Reklasifikasi/ Reclassification	Setelah Reklasifikasi/ After Reclassification	
LAPORAN POSISI KEUANGAN				STATEMENT OF FINANCIAL POSITION
Saldo laba				
belum ditentukan penggunaannya	68.630	(739)	67.891	Retained earnings Unappropriated
Pengukuran kembali atas liabilitas imbalan kerja - neto	(739)	739	-	Remeasurement of employee benefit liabilities - net

46. 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 2023.

45. ACCOUNT RECLASSIFICATION IN THE FINANCIAL STATEMENTS

Certain accounts in the financial statements for the year ended December 31, 2021 have been reclassified to conform with the presentation of financial statements for the year ended December 31, 2022.

The effects of reclassification on the financial statements are as follows:

46. 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, 2023.



A Member of Salim Group

Gedung Ariobimo Sentral, Mezzanine Floor

Jl. H.R. Rasuna Said Blok X-2 Kav. 5

Jakarta Selatan 12950

T. +62 21 252 5678

E. corp_sec@bankina.co.id

www.bankina.co.id

2022

Laporan Tahunan
Annual Report